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It is important that you read this document carefully. We recommend that you keep it with your insurance certificate which includes your travel insurance certificate number.

PART 1 - PRODUCT DISCLOSURE STATEMENT

Welcome To insure4less

To help you understand our travel insurance, we have produced this Product Disclosure Statement (PDS) which provides you with some important information to enable you to compare and make an informed decision about the policy.

About Us

insure4less is a trading name of Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055. Online Insurance Brokers Pty Ltd is an Australian Financial Services Licensee and is authorised by ASIC to issue, deal in and provide general advice on general insurance products.

Online Insurance Brokers Pty Ltd has under Binding Authority no: B1132HGBA12025 been authorised by Certain Underwriters at Lloyd's of London (Insurer) to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's travel insurance products. Online Insurance Brokers Pty Ltd issues certificates of insurance under a binding authority with Lloyd's of London.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products on the Insurer's behalf without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

The contact details for insure4less can be found on pages 10 and 11.

About Your Travel Insurance Policy

Your policy is a contract between Certain Underwriters at Lloyd's of London and you. Your agreement with us is set out in:

- the Policy Wording including the Schedule of Cover;
- your application for insurance;
- your Certificate of Insurance; and
- any written endorsements we provide to you.

These items make up your policy and should be carefully read together. It is important that they are kept in a safe place.

The Cost Of This Insurance

When calculating the cost of your travel insurance, we take a number of factors into

account, including:

- where you are travelling to;
- how long you are travelling;
- the level of cover you have chosen;
- how old you are; and
- if you have selected any additional cover such as snow sports.

The amount payable by you for the travel plan selected and any additional cover you choose will be shown on your Certificate of Insurance, including compulsory government charges. This policy is only valid when you pay the amount payable and a Certificate of Insurance is issued to you.

Who Can Buy This Insurance?

This travel insurance is available for Australian citizens who maintain domiciled status in Australia and for non Australian citizens who have been resident in Australia for a period of not less than 3 months. You do not have domiciled status if you have permanently migrated to another country or your permanent place of abode is outside Australia. This travel insurance is only available for people aged 65 or under at the time of buying the policy.

Australians already overseas?

Our insurance is appropriate if you are an Australian resident and are overseas intending to return to Australia on the date your policy ends.

About The Available Products

You can choose one of these three products:

- Essentials
- Excel
- Excel Plus

Area Of Travel

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your Certificate of Insurance. You must select the area that covers your entire trip.

- Worldwide including USA and Canada.
- Worldwide excluding USA and Canada.
- Pacific including New Zealand, Fiji and Bali including stopovers in other areas not exceeding 48 hours.
- Australia.

If you have paid the appropriate Annual Multi Trip travel insurance premium, trips wholly within Australia are insured if they include at least

one overnight stay and a minimum distance of 250kms away from your place of residence.

It is your responsibility to ensure that you have chosen the correct Area of Travel.

Please go to www.insure4less.com.au/page/areaoftravel for more information.

Travellers on domestic cruises within Australian waters, should select their area of travel as 'Pacific Including New Zealand, Fiji and Bali' to ensure that cover is available for emergency medical assistance and expenses.

Updating This PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to you at no cost by contacting us. We will issue you with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to purchase this insurance. Once an application has been accepted and a certificate of insurance issued, the policy wording in the Product Disclosure Statement in force at the time of the application is the basis of the cover.

Date That This PDS Was Prepared

This PDS is effective as at November 2013 and remains valid until a further PDS is issued to replace it.

Cooling Off Period/Money Back Guarantee

If, having purchased the policy, you want to cancel it, you can do so within 14 business days of receiving the Certificate of Insurance and obtain a full refund, provided you have not made a claim and your trip has not commenced. insure4less will arrange for a refund of the amount payable within 15 business days of you cancelling your policy. We can only accept a request for cancellation via our website. Please visit our contact us page at www.insure4less.com.au

Cancellation By Us

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

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

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

Confirming Cover

A Certificate of Insurance which is your proof of insurance, will be issued and sent to your nominated email address once you have

completed your online application and you have paid the appropriate amount.

Your Duty Of Disclosure - What You Must Tell Us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires you to tell us certain things. Before you purchase a policy with us or ask to amend an existing policy, we will ask you a series of questions. You must tell us everything you know or which a reasonable person in the circumstances would be expected to know in answering the questions in the online application.

The answers you provide will help us to decide:

- whether we will insure you or amend your policy as you have requested;
- the amount we will charge you; and
- whether any special conditions will apply to your policy.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If you provide information about another insured person, you do this on their behalf. If you (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your policy. If fraud is involved, we may treat your insurance as void from the beginning.

Group Bookings

The person purchasing an insurance policy on behalf of a group must ensure that every person to be insured has been advised to read this PDS/ Policy Wording and their attention drawn to the exclusions and conditions contained herein. The person purchasing the policy is required to answer all questions on behalf of all persons to be insured to the best of their knowledge and belief and should undertake all reasonable steps to obtain the required information in respect of each and every person to be insured.

General Insurance Code Of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (Code), which is a self regulatory code for use by all insurers. The Underwriters are members of the Insurance Council of Australia. Both the Underwriters and insure4less support and comply with the Code, the objective of which is to raise the levels of practice and service in the general insurance industry.

Dispute Resolution Process

insure4less prides itself on delivering high levels of customer service. In the event that you have a concern regarding us, or any issue in respect of your insurance, you should take the following steps:

- Email insure4less and tell us about your concerns. Dependent on the nature of the complaint, we may be able to reach a satisfactory resolution immediately or we may request more information to help us in resolving it.
- After contacting us, if you remain dissatisfied, you should contact Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000, telephone (02) 9223 1433.

If you remain dissatisfied, Lloyd's will provide you with full details on contacting the Financial Ombudsman Service (FOS) which is an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. This service is free of charge to customers. The FOS can be contacted on 1300 78 08 08.

How To Make A Claim

Please refer to the details on page 10.

How We Protect Your Privacy

insure4less requires personal information in order to properly assess your application for insurance. We maintain a record of your personal profile and are committed to ensuring the privacy of the personal information provided to us. You have the right to seek access to your personal information on request and notify us of any updates that are required. A copy of our full Privacy Policy is available at our website or on request.

Taxation Implications - Goods And Service Tax (GST)

International travel insurance is GST exempt. However, if you are registered for GST, you should tell us the percentage of GST you are able to claim back on normal business purchases. If you suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after you return to Australia, we will only reimburse you the amount of your loss in accordance with this policy, less any entitlement you have to an Input Tax Credit on the amount.

Amendment Of Personal Or Travel Details

We can only accept a request to change your personal or travel details via our website. Please visit our contact us page at www.insure4less.com.au insure4less will either amend the policy if there is no additional premium to be paid or will contact you directly to discuss further.

Some Of The Things Our Travel Insurance Covers

Cancellation or Curtailment Expenses
Overseas Medical And Dental Expenses
Medical Evacuation Or Repatriation
Personal Liability
Missed Departure
Delayed Or Lost Baggage
Personal Money
Legal Expenses
Travel Delay
Holiday Abandonment
Personal Accident
Hospital Cash Allowance
Hijack
Catastrophe
Rental Vehicle Excess
Search And Rescue
Resumption Of Trip

Terms, conditions and limits apply so please read the Policy Wording for full details.

Some Things Are Not Covered By This Travel Insurance

In certain circumstances, exclusions may apply and your travel insurance will not cover you. You should read the PDS and Policy Wording carefully to ensure you understand the exclusions and conditions which apply to your policy.

For example, there is no cover for snow sports unless you have entered the dates when you plan to participate in snow sports and these dates are shown on your Certificate of Insurance and

for which the relevant premium has been paid, or you have purchased an Annual Multi-trip travel insurance policy which includes 23 days of snow sports cover.

There is also no cover for any loss you may suffer as a result of any Pre-existing Medical condition as detailed below:

- any dental or medical condition, defect or disease suffered by you, your travelling companion, any close relative or any other person upon whose state of health the trip depends:
 1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
 2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
 3. is of a recurring or an ongoing nature or any complication directly attributable to the condition.

Notwithstanding the above, there are certain Pre-existing Medical Conditions that we are able to cover automatically provided you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 24 months, or sought medical advice or treatment for them in the 14 days prior to the inception of this policy. These are shown below:

Acne
Allergic Rhinitis
Anaphylaxis
Asthma - with no other chronic lung disease
Bee Sting Allergy
Benign Breast Cysts
Benign Renal Cysts
Bunions
Cataracts
Chronic Sinusitis
Congenital Blindness
Congenital Deafness
Dermatitis
Controlled Diabetes Mellitus (Types I and II) - providing you were diagnosed over 12 months ago and you do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
Dry Eye Syndrome
Ear Grommets
Eczema
Epilepsy - where you only take one (1) anticonvulsant medication and you have not had a seizure in the last 12 months
Folate Deficiency
Food Intolerance
Gastric Reflux
Glaucoma
Hay Fever
Controlled Hypercholesterolaemia (High Cholesterol) - where you do not also suffer from a known cardiovascular disease and/or diabetes
Controlled Hypertension (High Blood Pressure) - where you do not also suffer from a known cardiovascular disease and/or diabetes
Impaired Glucose Tolerance
Incontinence
Insulin Resistance
Iron Deficiency Anaemia
Latex Allergy
Macular Degeneration
Menopause
Nocturnal Cramps
Pernicious Anaemia

Pregnancy up to 22 weeks gestation from the date the trip ends, where no complications exist relating to this pregnancy, it is not a multiple pregnancy, and the pregnancy is not the result of assisted reproductive programmes. Cover is only provided for serious complications of pregnancy that could not reasonably have been predicted to occur by a healthcare practitioner in possession of the insured person's current and prior medical history. A serious complication is one likely to pose a threat to the life of the mother or unborn child, or likely to lead to a permanent disablement of the unborn child if left untreated.

Psoriasis
Raynaud's Disease
Trigger Finger
Urticaria
Vitamin B12 Deficiency

Please read "Part 2 – Policy Wording" of this document carefully as it tells you what you are and are not covered for.

Dangerous Activities

We are always keen to make sure you are safe and enjoy your travels, however, if you choose to put yourself in a dangerous position or put yourself or others travelling with you in a situation in which a reasonable person ought to have known was dangerous, we reserve the right to exclude any loss or expenses or injuries as a consequence of your actions. Please refer to *General Exclusion 7*.

Working Overseas

Our travel insurance allows you to carry out non-manual, non-hazardous work whilst overseas although there is no cover for personal liability whilst working. There is no cover for claims related to any snow sports activity if such activity results in payment or payment in kind for the insured. If you are unsure as to what would be considered non-manual, non hazardous work, please contact us. Please refer to *General Exclusion 31*.

Sports/Leisure Activities

We provide cover for your amateur participation in a wide range of sports and leisure activities worldwide including whilst officially competing in individual and or team events up to amateur regional club level. Competing as a representative at state or national level competition may only be included after declaration to and acceptance by Underwriters. You are deemed to be competing as a representative at state or national level competition if you are participating as an athlete in a competition as a member of an official State or Australian team, endorsed by the relevant Australian Sports Commission (ASC) recognised national sporting organisation (NSO), or a School Sport Australia member body. Please note that there is no cover for your participation as a professional sportsman (i.e. where you the insured receives any form of remuneration for your participation in sport by way of wages, endorsements, sponsorship or prize monies) These activities which are automatically included are shown below:

Abseiling (see note 1 below), Adventure Racing (see note 2 below), Angling, Archery, Athletics, Aussie Rules, Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Beach Volleyball, Biathlon (non-snow), BMX riding (no stunts/obstacles), Boardsailing/Windsurfing, Bouldering (cover may be extended to include this activity - please visit www.rockclimbinginsurance.com.au for details), Bowling, Bowls, Bridge Swinging,

Bungee Jumping (to a maximum of two per person, per trip), Bushwalking, Camel Riding, Canoeing, Canyoning (see note 1 below), Catamaran Sailing (within territorial waters), Clay Pigeon Shooting, Climbing (indoor), Cricket, Cross Country Running, Curling, Cycling, Deep Sea Fishing, Dinghy Sailing, Dog Sledding, Dragon Boat Racing (including international competition), Dry Slope Skiing/Boarding, Elephant Trekking/Riding, Endurance Tests (see note 2 below), Expeditions (see note 2 below), Fell Running, Fell Walking, Fencing, Fishing, Fives, Floorball, Football - Soccer (see note 2 below), Gaelic Football, Go-Karting, Golf, Gymnastics, Handball, Hiking up to 6,000m, Hockey, Horse Riding (excluding racing, jumping or competing) Hot Air Ballooning (see note 1 below), Hurling, Ice Skating excluding Speed Skating, Inline Skating, Jet Boating, Jet Skiing, Jogging, Kayaking (up to grade 3 rivers), Kendo, Kite Surfing, Lacrosse, Marathon Running, Martial Arts not involving intentional bodily contact, Modern Pentathlon, Motor Cycling (refer to general exclusions 24 and 25), Mountain Biking (recreational only. No cover for competitive or non-competitive downhill mountain biking). Mountaineering (cover may be extended to include this activity - please visit www.rockclimbinginsurance.com.au for details), Netball, Orienteering, Outrigging, Overland Trips, Paintballing (see note 1 below), Parachute Jumping - static line - (see note 1 below), Paragliding (see note 1 below), Parapenting (see note 1 below), Parasailing (see note 1 below), Parascending (see note 1 below), Pistol Shooting, Pony Trekking, Quad Biking (see note 1 below), Racketball, Rackets, Rambling, Rap Jumping (see note 1 below), Reenacting (excludes use of live ammunition), Rifle Shooting, Ringos, Rock Climbing (cover may be extended to include this activity - please visit www.rockclimbinginsurance.com.au for details), Roller Blading, Roller Hockey, Rounders, Rowing, Rugby League (see note 2 below), Rugby Union (see note 2 below), Rugby Sevens (see note 2 below), Running, Safari trekking (see note 1 below), Sail Boarding, Sailing/Yachting - recreational within territorial waters, Sand Dune surfing/skiing, Scrambling, Scuba Diving (up to 30m depth - please refer to general exclusion 13), Sea Canoeing, Sea Kayaking, Shark Diving - in cage - (see note 1 below), Shinty, Shooting, Skate Boarding, Sky Diving - Tandem (see note 1 below), Snorkeling, Snow Sports Activities (see below), Soccer (see note 2 below), Softball, Squash, Street Hockey, Summer Tobogganing, Surfing, Swimming, Table Tennis, Tennis, Tobogganing, Touch Football, Tramping, Trampolining, Trekking (up to 6,000m without ropes, picks or other specialist climbing equipment); Trekking - with ropes, picks or other specialist equipment (cover may be extended to include this activity, please visit www.rockclimbinginsurance.com.au for details); Triathlon, Tug-of-War, Via Ferrata (using established routes and fixed apparatus), Volleyball, Wakeboarding, Walking, War Games, Water Polo, Water Skiing, White Water Canoeing/Rafting (up to and including Grade 4), Windsurfing, Zorbing.

However your participation in any activity not shown above is specifically excluded.

Note 1 - Provided by a licenced commercial operator.

Note 2 - Subject to application to insure4less and subsequent written acceptance from insure4less.

The following Snow Sports activities are covered, subject to you having entered the dates that

you plan to participate in snow sports and these dates are shown in your certificate of insurance: Back Country Skiing and Snowboarding*; Biathlon (ski); Snowcat Skiing/Boarding*; Cross Country Skiing; Glacier Skiing; Glacier Walking; Snow Monoskiing; Ski Randonee*; Ski Touring*; Skiing – snow (On Piste); Skiing (Off Piste)*; Snowblading; Snowboarding (On Piste); Snowboarding (Off Piste)*.

*These activities are covered except in the USA and Canada, subject to you indicating that you require "off-piste" cover when taking out your snow sport policy. Annual multi trip travel insurance policies include 23 days snow sports cover (on piste only). There is no requirement to enter the dates that you plan to participate in snow sports.

In addition, snow sports, other than curling, tobogganing and recreational ice-skating, are not covered unless you have entered the dates when you plan to participate in snow sports and these dates are shown on your Certificate of Insurance or if you have purchased an Annual Multi-trip policy which automatically includes 23 days of snow sports cover per year. At no time, however, is cover granted for ski, snow board, snow blade, or skibob racing in competitive events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.

Travel Advice

The Australian Government website www.smarttraveller.gov.au provides detailed travel advice about all worldwide destinations. It is important that you refer to this as the policy may exclude cover if you travel to a destination where the Government is advising "Do not travel".

One-Way Travel

One way travel is defined as any trip which there is no expected date of return to Australia and/or there is no return ticket booked. You will be required to nominate your final destination, which will be used as the destination for any medical repatriation or curtailment. In respect of one way travel, cover ceases on the nominated expiry date shown on your certificate of insurance.

Extending Your Policy

Sometimes you decide that you want to stay overseas longer than you had originally intended when you bought your travel insurance. You can normally extend your policy whilst you are overseas up to a maximum period of 12 months in total from the date cover first started. At the time of applying for your extension, you will be asked some questions relating to your health and your duty of disclosure. Your answers to these questions will be used to enable us to decide whether your policy can be extended, and the premium which may be charged. If your policy has expired then we may be able to provide cover but you would need to apply for a new policy. Please visit www.insure4less.com.au/page/policyextend for more details.

Automatic Extension Of Cover

If you have not completed your travel before the expiry date of the insurance for reasons which are beyond your control, this insurance will remain in force until completion not exceeding a further 21 days without additional premium. In the event of you being hijacked cover shall continue whilst you are subject to the control of the person(s) or their associates making the hijack and during travel direct to your domicile and/or

original destination for a period not exceeding twelve months from the date of the hijack.

Automatic Reinstatement Of Sums Insured

The amount you are covered for under sections 5 and 6 only as shown in the Schedule of Cover shall be reinstated following the first valid claim under such section. Thereafter the amount payable shall be reduced by the amount of any subsequent valid claims.

Period Of Insurance

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your normal country of residence at the start of your trip, and finishes immediately when you return to your home or place of business in your normal country of residence for any reason, or on the nominated expiry date shown on your travel insurance certificate, whichever is the sooner. For Cancellation only (Section 1), cover starts from the date shown on your certificate of insurance or the date you book your trip, whichever is the later. Personal Money (Section 6) will be covered from the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.

If you have paid the appropriate Annual Multi Trip travel insurance premium the overall period of insurance shall be for 12 months starting from the date shown on your certificate. This insurance then covers an unlimited number of business/leisure trips starting within that period, provided that no single trip is longer than the period stated on your certificate. However, snow sports are covered up to 23 days in total.

Except as stated elsewhere, cover for each separate trip under this insurance starts when you leave your home or place of business in Australia at the start of your trip, and finishes immediately when you return to your home or place of business in Australia for any reason. If you have paid the appropriate Annual Multi Trip travel insurance premium, trips wholly within Australia are insured if they include at least one overnight stay and a minimum distance of 250kms from your place of residence. If you have paid the appropriate premium for Excel Plus each insured person named on the certificate will be covered if they travel independently of other named Insured Persons.

If you have paid the appropriate premium for 12 months standard travel insurance, you are covered for an unlimited number of return trips to Australia within that period. There is no cover whilst you are in Australia. However, snow sports are covered up to 10 days in total.

Currency Conversion

Settlement of claims for expenditure incurred overseas will be made at the rate of conversion applicable at the time of the loss or expense.

Limits Of Cover

Our total liability is limited to the amounts shown in the Schedule of Cover on page 4.

PART 2 - POLICY WORDING

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the

Schedule Of Cover – Benefits are per person.

SECTION	BENEFIT	ESSENTIALS	EXCEL	EXCEL PLUS	EXCESS
1	Cancellation and curtailment	\$2,500	\$5,000	\$7,500	\$135*
2	Overseas medical expenses	\$10,000 000	\$10,000 000	\$10,000 000	\$135
	incl. emergency repatriation/evacuation				
	incl. relative's additional expenses				
	emergency dental treatment	\$500	\$500	\$500	
3	Personal liability	\$2,500 000	\$5,000 000	\$7,500 000	\$135
4	Missed departure/connection	\$500	\$750	\$1,000	\$50
5	Baggage and personal effects	\$2,500	\$3,500	\$5,000	\$135
	total limit for valuables	\$250	\$500	\$750**	
	maximum per item, pair or set	\$250	\$500	\$500	
	emergency purchases	–	\$250	\$350	nil
6	Personal money and travel tickets	–	\$750	\$1,000	\$135
	cash	–	\$250	\$500	
	loss of passport	–	\$250	\$500	
7	Legal advice and expenses	\$10,000	\$20,000	\$30,000	\$135
8	Travel delay (\$ after 12 hour delay/ \$ each subsequent and complete 12 hour period/maximum payable)	–	\$50/\$25/\$250	\$100/\$50/\$500	nil
	Abandonment of trip	–	\$5,000	\$7,500	\$135
9	Accidental death/ Permanent disability benefit	–	\$10,000	\$20,000	nil
10	Hospital cash allowance (per day)	–	\$1,000 (\$50)	\$2,000 (\$75)	nil
11	Hijack benefit (per day)	–	–	\$5,000 (\$75)	nil
12	Catastrophe cover	–	–	\$750	\$135
13	Car rental excess waiver	–	\$1,500	\$3,000	nil
14	Search and rescue expenses	–	–	\$5,000	\$135
15	Resumption of trip	–	–	\$2,000	\$135
16	Mugging benefit	–	–	\$250	nil
17	Travel Carrier Insolvency	–	–	\$5,000	nil

*Please note: All benefits and premiums are in Australian dollars.
* but 15% of the Excess in respect of loss of deposit claims only.
** This limit is increased to \$2,000 in respect of each camera, video camera, laptop, notebook or hand held computer.*

Schedule of Cover. The limits apply per person. The excesses apply for each person and each section of each claim.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident means a single sudden and unexpected event, which occurs at an identifiable time and place and which causes unexpected Bodily Injury at the time it occurs.

Bodily Injury means a specific physical injury caused by an **Accident**. An injury is a **Bodily Injury** only if it is the direct consequence of an **Accident** and is not the accumulation of a series of accidents or traumas and if it is not directly or indirectly caused by, contributed to by and/or aggravated by any physical impairment, defect, degenerative process or infirmity existing prior to the inception of this Policy.

Breakdown (for the purpose of Section 4) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Illness means a sickness, disease or malady. Sickness or Disease shall not include osteoarthritis, arthritis or any other degenerative process of the joints, bones, tendons or ligaments unless first diagnosed or manifesting itself during the policy period.

Left Behind means not taken by the insured person when vacating or leaving any hotel accommodation, restaurant, cafe, bar or any other public place.

Manifest, or **Manifestation** means the date when a Sickness or Disease is reasonably capable of diagnosis by a health care practitioner.

Motor car accident (for the purpose of Section 13) means a single sudden and unexpected event involving collision with another vehicle, another road user or stationary object which occurs at an identifiable time and place and causes damage to the hire vehicle.

Normal Country of Residence means the country where you are permanently residing at the date of issue of the Certificate of Insurance, or where you are temporarily residing for a period of more than three months and to where you will be repatriated if medically necessary except for medical repatriation under a one way travel policy.

Personal Effects means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

Personal Money means cash (banknotes and coins), Travellers' Cheques, Postal Orders, travel tickets and accommodation vouchers carried by you for your personal use.

Pre-existing Medical Condition means any dental or medical condition, defect or disease suffered by you, your travelling companion, any close relative or any other person upon whose state of health the trip depends:

1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
3. is of a recurring or an ongoing nature or any complication directly attributable to the condition.

Notwithstanding the above, there are certain Pre-existing Medical Conditions that we are able to cover automatically and which are shown on page 2 and 3 of this PDS/Policy Wording.

Public Place means any place to which the public has access, except:

- a. a place where only you, your travelling companion or your accommodation providers have access, or
- b. the locked storage area of your accommodation or transport provider after you have given them your **Personal Effects** for safe keeping.

Public Transport means any aircraft, ship, train, coach on similar mode of transport on which you are booked to travel.

Relative means any of the following who is under 85 years and is resident in Australia or New Zealand: husband or wife (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Travel carrier means any airline, cruise or ferry company, railway or coach company licenced for

passenger carriage.

Unattended means leaving your luggage either with a person you have not previously met or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means the Insurers.

You and Your means each person shown in the Certificate of Insurance. Each person is separately insured.

1 Cancellation Fees, Lost Deposits And Curtailment

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a. the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b. medical complications related to a pregnancy, as certified by your Doctor, where the expected birth is more than 18 weeks after you are booked to return home.
- c. pregnancy that is confirmed during the period of insurance, where the expected birth is less than 18 weeks after you are booked to return home.
- d. your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- e. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- f. your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- g. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- h. a Government regulation following an epidemic or natural disaster that stops you from travelling.
- i. a Level 4 warning ("do not travel") issued by the Australian government on the www.smarttraveller.gov.au website advising against travel to or through a country which forms a major part of your itinerary or prevention of access by the Government of the country in question. Such advice against travel must be issued after you booked your trip or purchased your policy from us, whichever is the latter and still be in place 14 days prior to your scheduled travel to

the country in question for this section to respond.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the abovenoted reasons, you are covered in respect of either (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an Insured Person to return to their normal country of residence in the event you necessarily curtail your trip due to any of the abovenoted reasons.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any expenses that would normally have been incurred during your trip.
- c. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- d. any claim arising out of pregnancy where you are travelling against your doctor's advice and/or if expecting to give birth within 18 weeks of completing your trip and/or pregnancy up to 22 weeks gestation at the date the trip ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- e. any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- f. any cost incurred in respect of visas required in connection with the trip. The provision, loss or subsequent replacement of visas or passports, other than as specifically included under Section 6 hereunder.
- g. pre-travel inoculations.
- h. your disinclination to travel or your loss of enjoyment.

Conditions

1. Frequent flyer or similar flight reward programmes – claims for points lost due to the cancellation of your airline ticket will be reimbursed based on the nominated cash value for those points given by the reward programme operator.

We will not provide cover if the loss of such points or their value can be recovered from any other source.
2. It is a requirement of this Insurance that if you
 - a. become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
 - b. wish to return home differently to your original plans and claim any additional costs

under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the *General Exclusions and Conditions of this policy*.

2 Overseas Medical Expenses

You are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of Underwriters and their representatives, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your normal country of residence, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Schedule of Cover provided that it is only for the immediate relief of pain.
- b. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned and where your return home is certified by a doctor to be strictly necessary on medical grounds.
- c. additional travel and accommodation expenses (comparable with your pre-booked travel and accommodation) in circumstances where it is not medically necessary for you to return home but where you are certified medically unfit to travel and/or continue your trip as originally planned. Such costs must be additional and where your illness/injury causes you to lose the benefit of prepaid accommodation elsewhere.
- d. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:
 - i. a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - ii. a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds.
- e. returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any claim arising out of pregnancy where you are travelling against your doctor's advice and/or if expecting to give birth within 18 weeks of completing your trip and/or pregnancy up to 22 weeks gestation at the date the trip ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result

- d. of assisted reproductive programmes.
- d. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental, preventive or elective.
 - iii. carried out in your normal country of residence or more than 12 months from the date of the accident or commencement of illness.
 - iv. which is not obtained within the terms of any reciprocal health agreements, wherever such agreements exist.
- e. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to medical facilities.
- f. claims related to manual and/or hazardous labour unless declared to and accepted by us.
- g. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- h. the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure.
- i. the cost of installing, replacing or repairing false teeth, crowns and bridges or dental work involving the use of precious metals.
- j. additional accommodation expenses where you claim under Section 1 for forfeited accommodation in the corresponding period due to the injury/illness giving rise to your claim.

Conditions

1. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact our nominated emergency service immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical expenses. If you receive medical treatment overseas and costs are likely to exceed A\$1,000, or the equivalent in local currency, you must notify our nominated emergency service.
2. If you have to return to your normal country of residence under section 1 (Cancellation and Curtailment), or section 2 (Emergency Overseas Medical Expenses) our nominated emergency service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.
3. Wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements.
4. We reserve the right to repatriate you to your normal country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Please also refer to the *General Exclusions and Conditions of this policy*.

3 Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's

property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

Conditions

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

Please also refer to the *General Exclusions and Conditions of this policy*.

4 Missed Departure/Connection

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by an event, occurrence or strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the latter.
- c. any claim under this section if you have also claimed under Section 8 from the same cause.
- d. any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a. plan to arrive at your departure point in advance of the carrier's earliest scheduled check-in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the *General Exclusions and Conditions of this policy*.

5 Baggage and Personal Effects

You are covered up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables.

You are also covered up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a Travel Carrier for at least 24 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- f. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
- g. loss or theft of or damage to
 - i. household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
 - ii. motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - iii. watersports and snow sport equipment.
 - iv. contact or corneal lenses, dentures and hearing aids.
 - v. business or professional goods, equipment and samples.
 - vi. property hired or loaned to you.
 - vii. Personal Effects, Valuables or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - viii. Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - ix. sports clothes and equipment whilst in use.
 - x. damage or loss caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.

- h. damage caused by any process of cleaning, repair, restoration or alteration.
- i. damage caused by leakage of powder or fluid from containers carried in your baggage.
- j. mechanical or electrical breakdown or derangement.
- k. more than \$100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.
- l. any GST liability or any fine, charge or penalty for which you are liable because of a failure to fully disclose your input tax credit entitlement to us.

Please also refer to the *General Exclusions and Conditions of this policy*.

6 Personal Money, Travel Tickets & Passport

(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)

You are covered up to the amount shown in the Schedule of Cover for:

- a. theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain these documents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.

Special exclusions applicable to Sections 5 and 6

You are not covered for

- a. more than \$250 in total under these sections in respect of loss or theft of Personal Effects left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any item valued over \$250 unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. Valuables, Passport and Personal Money stolen from an unattended motor vehicle, motor home, camper van or caravan.
- d. loss or theft or damage to Valuables, pass-ports and / or Personal Money which have been left behind, left unattended in a public place (which includes dormitory type accommodation which may be shared with persons not in your immediate travel party) or otherwise outside your immediate control and supervision unless in a locked hotel safe (or equivalent facility) or locked in your private accommodation other than any motor vehicle, motor home, camper van or caravan irrespective of whether such vehicle is acting as your private accommodation.
- e. loss of bonds or securities of any kind.
- f. delay, detention, seizure or confiscation by customs or other officials.

- g. unauthorized use of travellers cheques and/or credit cards/debit cards.

Special conditions applicable to Sections 5 and 6

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item for which you are claiming more than \$250. Where this is not done our maximum liability in respect of all Valuables and / or items valued more than \$250, will be limited to \$250 in total.
- b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the *General Exclusions and Conditions of this policy*.

7 Legal Advice And Expenses

You (or your Estate) are covered up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with your solicitor in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any costs and expenses:
 - i. to pursue a claim against any member of your family or travelling companion/s.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, Us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. we will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the *General Exclusions and Conditions of this policy*.

8 Travel Delay And Abandonment Of Trip

You are covered up to the amounts shown in the Schedule of Cover if the arrival of the public

transport on which you are booked to travel is delayed by at least 12 hours.

However, if your departure is delayed for more than 12 hours and you choose to abandon your trip in its entirety, you are covered for the irrecoverable cost of the trip, up to the maximum claimable under the Abandonment of Trip Sub-Limit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim for Abandonment as shown in the Schedule of Cover (the Excess).
- c. for a claim caused by an event, occurrence or strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the latter.
- d. if you fail to check-in on time.
- e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
- f. any claim under this section if you have also claimed under section 4 from the same cause.

Conditions

- a. You must provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.

Please also refer to the General Exclusions and Conditions of this policy.

9 Personal Accident Benefit

You are covered in addition to any medical expenses claim paid under Section 2 for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the Accident.

If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is \$2,000.

If your claim is as a result of your participation in any sport / leisure activity shown in the list of sport/leisure activities on page 3 or an activity which has been specifically agreed in writing, the maximum amount payable is \$5,000 per insured.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.

- c. claims arising out of manual and/or hazardous labour.
- d. claims arising out of disease, illness, self injury or natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the General Exclusions and Conditions of this policy.

10 Hospital Cash

You are covered for the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only available where your claim has been accepted under section 2 (Medical and other expenses) of this policy.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the Exclusions applicable to section 2 or where you have not complied with relevant policy conditions.

Please also refer to the General Exclusions and Conditions of this policy.

11 Hijack Benefit

You are covered up to the amount shown in the Schedule of Cover for each full 24-hour period that the public transport in which you are travelling is hijacked on the original pre-booked outward or return journey for a period in excess of 24 hours.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from you acting in a way which could cause a claim under this section.

Special condition

It is a condition of the cover provided under this section that you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also refer to the General Exclusions and Conditions of this policy.

12 Catastrophe Cover

You are covered up to the amount shown in the Schedule of Cover in respect of necessary and reasonable additional travel and accommodation expenses incurred in the event that you are forced to move from pre-booked accommodation to continue your trip, or if the trip cannot be continued, to return home as a result of:

- a. fire, lightning or explosion rendering your pre-booked accommodation uninhabitable.
- b. local medical epidemic or directive from the responsible Government or local authority directly affecting the area where your pre-booked accommodation is located.
- c. hurricane, storm or other natural disaster

that threatens your safety such that official evacuation orders are issued or that your pre-booked accommodation is rendered uninhabitable.

- d. civil unrest, rebellion or war directly affecting the area where you are.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. your own decision not to stay in your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the government of your normal country of residence deems otherwise.
- d. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
- e. any extra costs incurred for accommodation or transport of a higher level or fare category than that which you originally booked.
- f. any expenses that would normally have been incurred during your trip.
- g. any claim where you were travelling against the advice of the government of your normal country of residence or other local or national authorities.
- h. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure and/or application for insurance.

Please also refer to the General Exclusions and Conditions of this policy.

13 Car Rental Excess Waiver

You are covered up to the amount shown in the Schedule of Cover for reimbursement of car rental insurance excess or the cost of repairing the rental car, whichever is the lower amount, if you rent a car from a rental company and it is involved in a Motor Car Accident whilst you are the driver or it is stolen during the journey. You must provide a copy of the repair account and/or quotation.

This cover does not take the place of rental car insurance and only provides cover in respect of damage to the hire car for which you are legally liable up to the applicable section limit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim arising directly or indirectly from you operating a rental car in violation of the rental agreement or whilst affected by alcohol or any other drug with the exception of medically prescribed drugs used in accordance with dosage and directions provided to you by your medical practitioner.
- c. any claim arising directly or indirectly from wear, tear, gradual deterioration, insects and vermin, willful damage by you or latent defect/damage.
- d. any claim resulting from your use of the car without an appropriate licence.
- e. any claims arising directly or indirectly from you hiring a motorcycle, scooter, motor home or camper van.
- f. any claims arising solely from damage to windows, windscreen or tyres.

Please also refer to the General Exclusions and Conditions of this policy.

14 Search And Rescue Expenses

You are covered up to the amount shown in the Schedule of Cover in respect of costs necessarily and reasonably incurred by official local search and rescue organisations in the locality in which you are in as a result of their

- a. searching for you;
- b. rescuing you;
- c. recovering you if you are missing or if you have suffered a serious accident.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. search and rescue costs if it has not been arranged and authorised by a locally based recognised search and rescue facility.
- d. expenses incurred by persons acting as an informal search and rescue party.
- e. search and rescue costs that have arisen as a result of your directly or indirectly failing to take heed of any local warning notices about the area in which the need for your search and rescue has arisen.

Please also refer to the General Exclusions and Conditions of this policy.

15 Resumption Of Trip

You are covered up to the amount shown in the Schedule of Cover in respect of flights purchased to resume your trip if during the period of insurance:

- a. you are repatriated to your normal country of residence under the provisions of this policy; or
- b. you have to curtail your trip due to the death, severe injury or serious illness of your travelling companion insured by Us or a close relative of yours resident in your normal country of residence and for which section 1 of this policy responds.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any claim if the return transportation is not arranged through our nominated emergency service.
- d. any claim if the duration of your original trip was for a period of less than one month from date of first departure and there is less than fifty per cent (50%) of the original period remaining at the time you wish to resume your trip.
- e. any claim if the duration of your original trip was for a period of more than one month from date of first departure and there is less than twenty five per cent (25%) of the original period remaining at the time you wish to resume your trip.
- f. any claim if your return overseas to resume your trip does not occur prior to the original expiry of this policy.

Please also refer to the General Exclusions and Conditions of this policy.

16 Mugging Benefit

You are covered up to the amount shown in the Schedule of Cover if you suffer an injury and are admitted to a hospital outside your normal country of residence as an in-patient due to a mugging attack provided you report the incident to the police within 12 hours and obtain a police report.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from business or commercial transactions, activities which predispose you to being selected as a victim or are illegal.

Please also refer to the General Exclusions and Conditions of this policy.

17 Travel Carrier Insolvency

You are covered up to the amount shown in the Schedule of Cover due to the insolvency of a Travel Carrier with which you are booked to travel:

- a. the value of the unused arrangements, less any refunds due to you if you have to cancel any prepaid transport or accommodation arrangements with organisations not related to the failed Travel Carrier; or, at the choice of the Underwriters,
- b. the reasonable cost of rearranging your Trip prior to and after the commencement of your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Trip been cancelled.

You are not covered for

- a. any travel or accommodation not pre-booked in Australia other than when you have a pre-booked open ticket.
- b. the insolvency of any travel agent, tour wholesaler, tour operator or booking agent.
- c. the insolvency of a Travel Carrier if at the time the Certificate of Insurance was issued, the Travel Carrier was insolvent or a reasonable person would have reason to expect the Travel Carrier might become insolvent.

Please also refer to the General Exclusions and Conditions of this policy.

General Exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. loss, damage or expense incurred as a result of travelling to an area that the Australian government has advised "do not travel" on www.smarttraveller.gov.au provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly

or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.

4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. any loss, damage, expense, indemnity or benefit under any section other than sections 2, 9, & 10 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
9. sexually transmitted diseases.
10. whilst affected by alcohol or any other drug with the exception of medically prescribed drugs used in accordance with dosage and directions provided to you by your medical practitioner.
11. your participation in any sport not shown in the list of sport/leisure activities on page 3 without the prior agreement of Underwriters, or, as a professional sportsman (i.e. where you the insured receives any form of remuneration for your participation in sport by way of wages, endorsements, sponsorship or prize monies). Competing as a representative at state or national level competition may only be included after declaration to and acceptance by Underwriters. You are deemed to be competing as a representative at state or national level competition if you are participating as an athlete in a competition as a member of an official State or Australian team, endorsed by the relevant Australian Sports Commission (ASC) recognised national sporting organisation (NSO), or a School Sport Australia member body. You are also not covered for your participation in any sports shown in the list of sport/leisure activities on page 3 if you have not taken out an insure4less policy for the full duration of your trip.
12. snow sports, other than curling, tobogganing and recreational ice-skating, unless you have entered the dates when you plan to participate in snow sports and these dates are shown on your Certificate of Insurance. At no time, however, is cover granted for ski, snowboard, snow blade or skibob racing in competitive major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
13. scuba diving if you are
 - i. not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres

iii. diving alone

iv. diving on or in wrecks or cave or ice diving

14. racing of any kind (other than on foot), unless the activity is specifically included in the "Sports/Leisure activities" section shown on page 3.
15. competitive and non-competitive mountain biking over jumps or downhill.
16. you taking part in civil commotions or riots of any kind.
17. any consequential loss of any kind, except as may be specifically provided for in this insurance.
18. you breaking or failing to comply with any law whatsoever.
19. any financial incapacity or undertaking, whether directly or indirectly related to the claim.
20. the bankruptcy, negligence, default or insolvency of a tour operator, travel agent or accommodation supplier.
21. a tour operator failing to supply advertised facilities.
22. you breaking or failing to comply with any Government regulation or Act.
23. Pre Existing Medical Conditions of you, your travelling companion/s, any close relative or any other person on whose state of health your trip depends, or where you or your travelling companions are travelling against medical advice.
24. being in control of a Motorcycle without a current Australian motorcycle licence, or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
25. being in control of a Moped or Scooter without a current Australian motorcycle or drivers licence, or you are a passenger travelling on a Moped or Scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.
26. an event that occurs in a country/ geographical area for which you have not purchased insurance via Us.
27. circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
28. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
29. errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.
30. where you are planning to be in the United States of America for more than 364 days.
31. if your claim arises directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your trip. For the purposes of this exclusion, manual work includes: the use of plant, machinery, power tools; or work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, or any work at a height greater than two metres or working at sea or as aircrew.

General Conditions

1. Under your Duty of Disclosure you must tell us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
2. You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
3. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
4. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
5. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
6. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
7. You must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
8. You must take all reasonable steps to avoid or minimize any loss that might result in you making a claim under this insurance.
9. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. Except for claims under sections 8, 9, and 10, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
12. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.
13. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that

trip terminates immediately and no refund of premium in whole or part will be made.

14. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
15. If the insured trip is curtailed for any reason covered under this policy and the Insured does not hold a ticket for onward travel to their nominated final destination in the case of one-way travel or a ticket for return travel to their normal country of residence in the case of a return trip, insurers reserve the right to deduct the cost of a one way ticket per traveller to their ultimate destination. Travel to be comparable to the Insured's pre-booked travel arrangements.

What To Do In A Medical Emergency

The Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies Only. Please note that this is not for casual enquires.

You must notify One Assist immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place.

The Emergency Service is able to liaise with doctors and hospitals, worldwide to guarantee medical expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives.

This Insurance does not cover treatment or surgery which in the opinion of the Insurers and/ or their representatives is not essential or can reasonably be delayed until you return to your normal country of residence.

Failure to notify One Assist in accordance with the terms stated above may result in the amount payable under your claim being reduced.

Please have the following information available when calling the Emergency Service:

- your travel insurance certificate number
- dates of outward and inward travel
- details of the problem including the name and address of patient and nature of illness/ accident
- name and telephone number of hospital and attending doctor
- details of usual doctor/general practitioner.

For emergency assistance contact:

Tel: +44 (0) 1992 444 337

Fax: +44 (0) 1992 708 721

Email: ops@oneassist.com

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised during normal office hours 09:00 to 17:00 Mon-Fri Australian Eastern Standard Time, and a claim form obtained from, Gallagher Bassett (the appointed claims handlers), whose details are shown below.

When requesting a claim form, provide your name, address, telephone number, policy certificate number and a brief description as to the nature of the claim.

If medical attention has been received you should pay and obtain receipted accounts together with a certificate showing the nature of the injury or illness.

In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of travel carriers (airline, bus company etc.) must be notified as soon as practicable in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

Claims enquiries only

Gallagher Bassett Services
insure4less Claims Dept.,
GPO Box 14, Brisbane,
Queensland 4001, Australia
Tel: +61 7 3005 1613

Email: brisclaims@gbtpa.com.au

Claim forms are also available via
www.insure4less.com.au/travel.php

For All Other General Enquiries

insure4less
PO Box 167, Scarborough
Queensland 4020, Australia
Tel: +61 7 3303 0384
Email: travel@insure4less.com.au

Service Of Suit Clause

The Underwriters hereon agree that:

- i. In the event of a dispute arising under this Insurance, the Underwriters at the request of the Insured Person will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute

shall be determined in accordance with the law and practice applicable in such Court.

- ii. Any summons notice or process to be served upon the Underwriters may be served upon: Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.
- iii. If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

PART 3 - FINANCIAL SERVICES GUIDE (FSG)

This FSG provides important information about the financial services offered by Online Insurance Brokers Pty Ltd trading as insure4less. It contains information about remuneration that may be paid to Online Insurance Brokers Pty Ltd, and their employees in relation to the financial services offered and information about how complaints are addressed.

About Online Insurance Brokers Pty Ltd

Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055 of PO Box 167, Scarborough, Qld 4020 is an Australian Financial Services Licensee (AFS Licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products.

Online Insurance Brokers Pty Ltd has been authorised by Certain Underwriters at Lloyd's of London (Insurer) to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's Travel Insurance products. Online Insurance Brokers Pty Ltd will issue certificates of insurance under a binding authority with Lloyd's of London.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

How are we remunerated?

Online Insurance Brokers Pty Ltd, trading as insure4less, receives a proportion of the premium from the insurer for arranging and issuing insurance on their behalf. This amount is calculated as a percentage of the base premium (excluding taxes, stamp duty, GST or other fees) and ranges from 0 to 40%. In some cases we work in partnership with third party organisations (affiliates) introducing customers (e.g. by a link on their website) and we may remunerate them between 0 and 20% of the base premium. This is at no extra cost to you. Our employees are paid a salary, however they may be paid a bonus based on the performance of the business.

If you would like more information about the remuneration that Online Insurance Brokers Pty Ltd receive for the insurance services we provide, you should contact us within a reasonable time of being given this Financial Services Guide, and before you receive any of the financial services detailed in this Guide.

General Advice Warning

The advice provided by insure4less is of a general nature only and does not take into account your financial situation, needs and/or objectives. You should carefully read the entire document to ensure that the policy is appropriate for you.

Professional indemnity insurance arrangements

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

What should I do if I have a complaint?

Please refer to page 2, "Dispute Resolution Process".

Online Insurance Brokers Pty Ltd authorised the Financial Services Guide in this document. Lloyd's of London authorised the Product Disclosure Statement in this document.

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ONE ASSIST CONCIERGE SERVICES

ONE Assist provides a 24 hour phone and email service for the following additional benefits:-

- **Pre Travel Advice** Call us for comprehensive pre-travel advice on visa and vaccination requirements at your intended destination
- **Local Hospital location service** Call us if you need to locate a local hospital or clinic, whether it is an insured event or not
- **Get a message home** We will arrange to get a message home to friends and relatives in an emergency
- **Weather Watch** Call or email us for a 7 day forecast at your intended destination
- **Lost or Stolen** Call us for assistance in dealing with the bureaucracy involved in getting your lost or stolen passport or tickets replaced
- **City Guides**
Call or email us before you go and we will send you a pre-prepared list of local attractions in a number of major cities around the world
- **Eating Out**
Call or email us and we can provide a list of local restaurants in the country you are visiting. We can even make the booking for you (subject to availability)
- **Express Gifts***
If you are away from home and you have forgotten that special birthday or anniversary, call us and we will arrange for chocolates or flowers or a special gift to be sent on your behalf
- **Telephone Interpretation Service (Non-Emergency)***
Call us and we can arrange for a pre-arranged conference call to act as an interpreter in over 30 different languages
- **Get home fast***
In the event of non-insured emergency whilst you are away from home, call us and we will make arrangements for you to return home.
- **Business Documents***
We can arrange to forward essential business documents you have left at home

Please use ONE Assist contact numbers below to access these additional Benefits

Telephone: +44 (0)1992 444 337

Fax: +44 (0)1992 746 167

Email: ops@oneassist.com

**Cost of transaction will be taken directly from the Insured Person at point of call. All other services are at no cost.*