

# 1COVER TRAVEL INSURANCE TARGET MARKET DETERMINATION (TMD)

Effective Date: 7 November 2023

## ABOUT THIS TARGET MARKET DETERMINATION

This Target Market Determination (TMD) applies to the 1Cover travel insurance policy ([Combined Financial Services Guide and Product Disclosure Statement \(PDS\)](#)), effective 7 November 2023 which is distributed and issued by 1Cover Pty Ltd, ABN 91 105 954 265, AR 305589 (1Cover), an authorised representative of Coffre-Fort Pty Ltd, 66 125 358 518, AFS Licence No. 472457. Coffre-Fort and 1Cover act as agent of the Insurer, HDI Global Specialty SE - Australia ABN 58 129 544 AFS Licence No. 458776 (the Insurer).

This TMD was prepared for and is effective from 7 November 2023. It will apply to policies that are purchased on or after 7 November 2023.

The purpose of this TMD is to describe the class(es) of customers for which the 1Cover travel insurance policies have been designed, having regard to the likely needs, objectives, and financial situation of that class of customer. Examples used in this TMD are illustrative only and are not intended to be exhaustive. Please read this TMD in conjunction with the Product Disclosure Statement to decide if our policies are right for you having regard to your own needs, objectives, and financial situation.

This TMD is not intended to provide any financial product advice and does not consider any individual customers' personal needs, objectives, or financial situation. This TMD does not replace the terms and conditions, and disclosures made, in the PDS. A customer should refer to the PDS before making a decision about a product. A customer may fall within the target market described in this TMD but may not meet the underwriting criteria of the Insurer (HDI) and 1Cover when they apply for insurance.

## ABOUT 1COVER

Coffre-Fort Pty Ltd has appointed 1Cover Pty Limited (ABN 91 105 954 265, AR No 269304) as its Authorised Representative to deal in general insurance products and provide General Advice on travel insurance products.

1Cover deals in products under its registered trading name 1Cover. Claims are handled on behalf of 1Cover by Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457.

1Cover’s registered address is Level 21, 68 Pitt Street, Sydney, 2000 Australia, and 1Cover is responsible for the financial services provided to you and is also responsible for the content and distribution of the FSG.

1Cover acts as an agent of the Insurer and not as your agent.

## THE PLANS WE OFFER

There are two main types of travel insurance cover available under 1Cover insurance: Domestic Travel Insurance and Overseas Travel Insurance. There are 7 plans available with differing levels of cover under each Plan:

Plans	Domestic Cover	Overseas Cover
	Cover against certain travel risks arising from travel within Australia.  Both single-trip and annual multi-trip available	Cover against certain travel risks arising from travel overseas and domestically.  Both single trip and annual multi-trip available
Comprehensive	✓	✓
Essentials (not directly available when quoting on 1Cover.com.au. Only available via aggregators)	✓	✓
Medical Only	✗	✓
Domestic	✓	✗
Already Overseas	✓	✓
Frequent Traveller International	✓	✓
Frequent Traveller Domestic	✓	✗



## OUR TARGET MARKET FOR EACH PLAN



All plans are only available to Australian residents (as defined in the PDS) provided they meet the age limit criteria of the plan selected. Age limits apply as of the date of issue of Your Certificate of Insurance.



Plans	Age Limits That Apply
Comprehensive	Persons of all ages*
Essentials	Persons aged 74 and under
Medical Only	Persons aged 74 and under
Domestic	Persons of all ages
Already Overseas	Persons aged 64 and under
Frequent Traveller (International)	Persons aged 64 and under
Frequent Traveller (Domestic)	Persons aged 64 and under

\*Note: Comprehensive and Domestic Cover is only available up to a maximum of 6 months per 1 Journey for travellers aged 80 years or over.

## OUR POLICIES AND PLANS

Plans under this Policy	Who this Policy IS suitable for based on the target customers' likely needs, objectives and financial situation. 	Who this Policy is NOT suitable for based on the target customers' likely needs, objectives and financial situation. 
<b>Domestic</b>	<p>The domestic travel insurance policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are an Australian Resident; and</li> <li>• who currently reside in Australia; and</li> <li>• whose journey has not yet commenced; and</li> <li>• who purchase the Policy before leaving their departure point.</li> <li>• who hold a valid Australian Medicare card or who are a temporary visitor who are covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements their visa type.</li> <li>• For temporary visitors, your visa remains valid beyond the period of Your return; and</li> <li>• who are planning to travel within Australia only; and</li> <li>• whose' planned travel within Australia is at least 100 km from their home; and</li> <li>• whose trip is no longer than 90 days in duration.</li> <li>• Who are aged over 80 and do not require cover for greater than 6 months for one journey;</li> </ul> <p><b>Financial considerations</b></p>	<p>The domestic travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who plan to travel overseas as part of their trip; or</li> <li>• who have already started their journey when they buy this policy; or</li> <li>• who plan or are taking a domestic trip that is 93 days or more in duration; or</li> <li>• who require medical cover; or</li> <li>• who seeks cover for medical expenses (unless the customer is going on a cruise and has added a cruise pack); or</li> <li>• who are aged over 80 and require cover for greater than 6 months for their journey; or</li> <li>• who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are automatically covered under the Policy or disclosed to and accepted by 1Cover; or</li> <li>• who are pregnant and beyond the 24<sup>th</sup> week of gestation; or</li> </ul>

	<p>This Policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.</li> </ul>	<ul style="list-style-type: none"> <li>• who require family emergency cover for the death or hospitalisation of a relative who resides outside Australia &amp; New Zealand.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option;</li> <li>• who are aged 80 years old or above at the time of purchase and is unable to pay the \$3,000 <b>Excess</b> for all claims arising from, related to, or associated with an <b>Injury, Illness or</b> medical condition; or</li> <li>• who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections <b>Overseas</b> Emergency Medical &amp; <b>Hospital</b> Expenses, Additional Accommodation &amp; Travel Expenses and Cancellation Fees &amp; Lost Deposits.</li> <li>• who are going on a cruise but unable to pay the additional premium for the Cruise Pack.</li> <li>• whose has a pre-existing medical condition but is unable to pay the additional premium; or</li> <li>• who are pregnant and unable to pay any additional premium if required by 1Cover.</li> </ul>
<p><b>Domestic Frequent Traveller</b></p>	<p style="text-align: center;"></p> <p>The Domestic Frequent Traveller travel insurance policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are Australian residents; and</li> </ul>	<p style="text-align: center;"></p> <p>The Domestic Frequent Traveller travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• aged over 64 years of age; or</li> </ul>

	<ul style="list-style-type: none"> <li>• who reside in Australia; and</li> <li>• who are aged 64 and under; and</li> <li>• who hold a valid Australian Medicare Card; and</li> <li>• who plan to travel frequently (more than once) for business or leisure within Australia over a twelve-month period and</li> <li>• who are satisfied with the maximum duration of cover for any one Journey which will depend upon which Policy option selected. This is either 21, 45, or 90 days per Journey.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.</li> </ul>	<ul style="list-style-type: none"> <li>• who plan to travel outside of Australia; or</li> <li>• whose journey includes sea or ocean cruising unless a Cruise Pack is selected; or</li> <li>• who require medical cover whilst travelling in Australia; or</li> <li>• who require cover for longer than 90 days for each Journey; or</li> <li>• who are pregnant and beyond the 24<sup>th</sup> week of gestation.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or</li> <li>• who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections <b>Overseas</b> Emergency Medical &amp; <b>Hospital</b> Expenses, Additional Accommodation &amp; Travel Expenses and Cancellation Fees &amp; Lost Deposits; or</li> <li>• who are going on a cruise but unable to pay the additional premium for the Cruise Pack; or</li> <li>• who have a pre-existing medical condition but are unable to pay the additional premium.</li> </ul>
<b>Comprehensive</b>	 <p>The Comprehensive travel insurance policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are an Australian Resident; and</li> </ul>	 <p>The Comprehensive travel insurance policy is <b>NOT suitable</b> for persons:</p>



- who currently reside in Australia; and
- whose journey has not yet commenced; and
- who purchase the Policy before leaving their departure point; and
- who hold a valid Australian Medicare card (or who are temporary visitors who are covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements their visa type and whose visa remains valid beyond the period of their return); and
- who are planning on going on a single trip up to a maximum of 365 days within the next 12 months; and
- who are planning to travel overseas, i.e., outside of Australian territory and intend to return to Australia after finishing their journey; and
- who are aged over 80 and do not require cover for greater than 6 months for one journey.

**Financial considerations**

This policy **IS suitable** for persons:

- who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

- who plan to travel only within Australia and not overseas; or
- who plan to travel for longer than 12 months; or
- who do not intend to return to Australia immediately after their trip; or
- whose journey includes sea or ocean cruising unless a Cruise Pack is selected; or
- who require non-medical covid cover; or
- whose journey includes certain snow sports and adventure activities unless a Winter Sports Pack is selected; or
- who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are automatically covered under the Policy or disclosed to and accepted by 1Cover; or
- who plan on taking multiple trips overseas requiring one policy to cover all trips; or
- who are pregnant and beyond the 24<sup>th</sup> week of gestation.
- who are aged over 80 and require cover for greater than 6 months for their journey; or
- who do not intend to return to Australia on the completion of their overseas journey; or
- who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- who require family emergency cover (or any other cover) for the death or hospitalisation of a relative (as defined in the PDS) who resides outside Australia & New Zealand.

		<p><b>Financial considerations</b></p> <p>This Policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option;</li> <li>• who are aged 80 years old or above at the time of purchase and is unable to pay the \$3,000 Excess for all claims arising from, related to, or associated with an Injury, Illness or medical condition; or</li> <li>• who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical &amp; Hospital Expenses, Additional Accommodation &amp; Travel Expenses and Cancellation Fees &amp; Lost Deposits.</li> <li>• who are going on a cruise but unable to pay the additional premium; or</li> <li>• whose has a pre-existing medical condition but is unable to pay the additional premium; or</li> <li>• who are pregnant and unable to pay any additional premium if required by 1Cover.</li> </ul>
<p><b>Medical Only</b></p>	<p style="text-align: center;"></p> <p>The Medical Only travel policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are an Australian Resident; and</li> <li>• who currently reside in Australia; and</li> <li>• whose journey has not yet commenced; and</li> <li>• who purchase the Policy before leaving their departure point; and</li> </ul>	<p style="text-align: center;"></p> <p>The Medical Only travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are over the age of 74; or</li> <li>• who journey includes sea or ocean cruising; or</li> <li>• who require more cover than just medical. For example, require cover for cancellation, luggage theft etc.</li> </ul>



- who hold a valid Australian Medicare card or who is a temporary visitor who is covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements their visa type; and
- For temporary visitors, their visa remains valid beyond the period of their return; and
- who is aged 74 and under; and
- who only require medical cover and do not require cover but not:
  - cover for luggage, cancellation, personal liability, pets, cruise or winter sports.

**Financial considerations**

This Policy **IS suitable** for persons:



- who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

- who plan on undertaking winter sports; or
- who do not intend to return to Australia on the completion of their overseas journey; or
- who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are automatically covered under the Policy or disclosed to and accepted by 1Cover; or
- who are pregnant and beyond the 24<sup>th</sup> week of gestation.



**Financial considerations**

This Policy is **NOT suitable** for persons:

- who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- Who has a pre-existing medical condition but is unable to pay the additional premium; or
- Who is pregnant and unable to pay any additional premium if required by 1Cover.

<p><b>Essentials</b></p> <p>(Note this Policy is not directly available from 1Cover and is through the aggregator only).</p>	<p style="text-align: center;"></p> <p>The Essentials travel policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are an Australian Resident; and</li> <li>• who currently reside in Australia; and</li> <li>• whose journey has not yet commenced; and</li> <li>• who purchase the Policy before leaving their departure point; and</li> <li>• who hold a valid Australian Medicare card or who are a temporary visitor who are covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements their visa type; and</li> <li>• for temporary visitors, whose visa remains valid beyond the period of their return; and</li> <li>• who are aged 74 and under; and</li> <li>• who are taking a journey outside Australia and want limited protection against certain unexpected costs, expenses and personal liability arising on their journey but not the following excluded Travel Insurance Benefits; and</li> <li>• Medical: resumption of journey, hospital cash allowance, permanent disability, loss of income;</li> <li>• Luggage – travel documents, theft of cash, luggage &amp; personal effects delay expenses;</li> <li>• Cancellation (except for cancellation fees &amp; lost deposits)</li> <li>• Ancillary – domestic pets &amp; rental vehicle insurance excess.</li> </ul> <p><b>Financial considerations</b></p>	<p style="text-align: center;"></p> <p>The Essentials travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• over the age of 74; or</li> <li>• who are not travelling outside of Australia; or</li> <li>• who are taking more than one journey; or</li> <li>• whose journey is longer than 12 months; or</li> <li>• who journey includes sea or ocean cruising; or</li> <li>• who plan on undertaking winter sports; or</li> <li>• who are seeking greater cover than what is included in the table of benefits at page 3 of the PDS; or</li> <li>• who are seeking cover for the excluded travel insurance benefits listed in the adjacent column; or</li> <li>• who do not intend to return to Australia on the completion of their overseas journey; or</li> <li>• who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or</li> <li>• who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are automatically covered under the Policy or disclosed to and accepted by 1Cover; or</li> <li>• who are pregnant and beyond the 24<sup>th</sup> week of gestation.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy is <b>NOT suitable</b> for persons:</p>
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	<p>This Policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who can pay the premium and any excess in the event of a claim in accordance with the chosen excess option.</li> </ul>	<ul style="list-style-type: none"> <li>• who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or</li> <li>• whose have a pre-existing medical condition but are unable to pay the additional premium; or</li> <li>• who are pregnant and unable to pay any additional premium if required by 1Cover.</li> </ul>
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<p><b>Already Overseas</b></p>	<p style="text-align: center;"></p> <p>The Already Overseas travel policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are an Australian Resident; and</li> <li>• who currently reside in Australia; and</li> <li>• who hold a valid Australian Medicare card or who are a temporary visitor who are covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements their visa type; and</li> <li>• who are aged 64 or under.</li> <li>• For temporary visitors, whose visa remains valid beyond the period of Your return; and</li> <li>• who are already overseas at time of applying for the insurance; and</li> <li>• need travel insurance cover because they have either forgotten to purchase insurance before they left Australia or, their existing travel insurance Policy has expired; and</li> <li>• who purchase the Policy within 5 days from either the date they departed Australia; or</li> </ul>	<p style="text-align: center;"></p> <p>The Already Overseas travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are still in Australia and not already overseas at the time they purchase the insurance policy.</li> <li>• over the age of 64;</li> <li>• who do not have a permanent residential address in Australia and will not be returning to resume residence in Australia at the end of their journey; or</li> <li>• who have been already overseas for longer than 5 days at the time they purchase the insurance policy; or</li> <li>• who are already overseas and their previous insurance policy expired more than 5 days ago; or</li> <li>• who are already overseas but do not have a return flight back to Australia; or</li> <li>• Whose total period of travel is greater than 15 consecutive months from the date of departure from Australia; or</li> <li>• Whose journey duration is greater than 90 days; or</li> <li>• Who has purchased an Already Overseas Policy from 1Cover in the last 12 months; or</li> </ul>
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within 5 days of the expiry of any other travel insurance Policy; and

- whose total period of overseas travel does not exceed 15 consecutive months from the date they departed Australia; and
- whose journey is up to a maximum of 90 days; and
- who has not already purchased an Already Overseas insurance Policy from 1Cover in the last 12 months; and
- who have a permanent residential address in Australia and will be returning to resume residence in Australia at the end of their journey; and
- who intend to return to Australia on the date their Policy ends and have a return flight back to Australia;

#### **Financial considerations**

This Policy **IS suitable** for persons:



- who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

- who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- who do not intend to return to Australia on the completion of their overseas journey; or
- who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are automatically covered under the Policy or disclosed to and accepted by 1Cover; or
- who are pregnant and beyond the 24<sup>th</sup> week of gestation; or
- who require family emergency cover (or any other cover) for the death or hospitalisation of a relative who resides outside Australia & New Zealand.

#### **Financial considerations**

This Policy is **NOT suitable** for persons:

- who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections **Overseas** Emergency Medical & **Hospital** Expenses, Additional Accommodation & Travel Expenses and Cancellation Fees & Lost Deposits.
- who are going on a cruise but unable to pay the additional premium; or
- whose has a pre-existing medical condition but is unable to pay the additional premium.

<p><b>International Frequent Traveller</b></p>	<p style="text-align: center;"></p> <p>The International Frequent Traveller travel insurance policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are Australian residents; and</li> <li>• who reside in Australia; and</li> <li>• who are aged 64 and under; and</li> <li>• who hold a valid Australian Medicare Card; and</li> <li>• who plan to travel frequently (more than once) for business or leisure within Australia and overseas over a twelve-month period; and</li> <li>• who are satisfied with the maximum duration of cover for any one Journey which will depend upon which Policy option selected at the time of purchase. This is either 21, 45, or 90 days per Journey.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy <b>IS suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.</li> </ul>	<p style="text-align: center;"></p> <p>The Domestic Frequent Traveller travel insurance policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• aged over 64 years of age; or</li> <li>• whose journey includes multiple night sea, river or ocean cruising unless a Cruise Pack is selected; or</li> <li>• who require medical cover whilst travelling in Australia; or</li> <li>• who require cover for longer than 90 days for each Journey; or</li> <li>• who are pregnant and beyond the 24<sup>th</sup> week of gestation.</li> </ul> <p><b>Financial considerations</b></p> <p>This Policy is <b>NOT suitable</b> for persons:</p> <ul style="list-style-type: none"> <li>• who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or</li> <li>• who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections <b>Overseas</b> Emergency Medical &amp; <b>Hospital</b> Expenses, Additional Accommodation &amp; Travel Expenses and Cancellation Fees &amp; Lost Deposits; or</li> <li>• who are going on a cruise but unable to pay the additional premium for the Cruise Pack; or</li> <li>• who have a pre-existing medical condition but are unable to pay the additional premium.</li> </ul>
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## Optional Add-On Packs

Not all activities are covered under the Plans. 1Cover offers two add-on packs: the Cruise Pack and Winter Sports Pack. The add-on packs are subject to payment of an additional premium, and additional Excesses may apply to claims under these add-on packs. The benefits covered by, and the exclusions that apply to these add-on packs are described in the PDS.

<p><b>Key conditions you need to know when travelling on a Cruise:</b></p>	<p>Cruise Pack: Anyone travelling on a cruise for 2 nights or more must select the Cruise Pack in order to be covered. The pack must be purchased with a Policy (either a Domestic, Comprehensive, Frequent Traveller or Already Overseas) and must be purchased at least 24 hours before travelling on a cruise. The Cruise Pack is not available with the Essentials and Medical Only Policies. There is no need to add Cruise cover if you are not going on a Cruise travelling on a Cruise for only one night, only taking a ferry trip or sailing (note: that sailing is not covered if You are more than 10 nautical miles off any land mass).</p>
<p><b>Key conditions you need to when heading to the Snow to participate in Winters Sports Activities:</b></p>	<p>Winter Sports Pack This pack must be purchased in order to have cover for winter sports activities. The Winter Sports Pack is only suitable for persons aged 64 and under, participating in Winter Sports Activities (as defined in the PDS).</p> <p>This Pack provides cover for participating in various winter sports activities (see page 11 of the PDS). The pack must be purchased with a Policy (either a Domestic, Comprehensive, Frequent Traveller or Already Overseas) and must be purchased at least 24 hours before participating in Winter Sports Activities. This Pack is not available with the Essentials and Medical Only Policies.</p>
<p><b>Financial Considerations:</b></p>	<p>Additional premiums: Neither Add-on Packs are suitable for persons who are unable to pay the additional premiums.</p> <p>Double Excess: Neither Add-on packs are suitable for persons who are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical &amp; Hospital Expenses, Additional Accommodation &amp; Travel Expenses and Cancellation Fees &amp; Lost Deposits.</p>

## Pre-Existing Medical Conditions

1Cover policies only cover unforeseen medical events. Many Pre-Existing Medical Condition(s) are not covered. We treat Pre-Existing Medical Condition(s) in one of two ways:

- a) Automatically covered;
- b) Medical Assessment.

Some Pre-Existing Medical conditions are automatically covered and these are listed at page 44 of the PDS.

1Cover policies do not cover claims arising directly or indirectly from pre-existing medical conditions (which are not automatically covered) unless those conditions have been disclosed to and accepted by 1Cover. You MUST declare any other Pre-Existing Medical Condition(s) that are not automatically covered, even if you no longer receive treatment for them and you do not require any additional cover.

To add a Pre-Existing Medical Condition(s), You MUST let Us know at the time You buy Your Policy and complete medical assessment. We will ask You some questions about Your health and then determine whether We can offer You cover and if so, on what terms. Depending on Your condition, we may decline to cover You, limit the amount of cover, exclude specific medical condition and/or agree to provide cover for an additional premium.

Each condition that We agree to cover will be noted on Your Certificate of Insurance after You pay any applicable additional premium.

We will only pay for treatment that was not expected at the time We agreed to insure You.

When purchasing a 1Cover policy, a customer can apply for cover for pre-existing medical conditions by completing a medical assessment. 1Cover will assess the request and decide whether they will offer cover for the pre-existing medical conditions. 1Cover's offer of cover may be subject to additional conditions, e.g., payment of additional premium or additional Excess.

The Already Overseas policy does not cover pre-existing medical conditions, and a customer cannot apply for cover for pre-existing medical condition/s. However, it does cover automatically covered pre-existing medical conditions.

The Certificate of Insurance will identify those pre-existing medical condition(s) that have been accepted by 1Cover and any additional conditions that apply in relation to the accepted pre-existing medical conditions.

## Key Policy Exclusions

The Travel Insurance Benefits covered by 1Cover policies are subject to specific and general exclusions. Refer to the relevant policy sections and the general exclusions on page 47 of the PDS for full details of the exclusions.

Key exclusions that apply to the Travel Insurance Benefits are:

- Where circumstances existed that you knew or should reasonably have known of at the time You either bought the Policy or booked your travel, that may affect Your travel or give rise to a claim under the Policy.
- If your claim is associated with travel to countries for which a 'Do Not Travel' warning has been issued by the Australian Government or there are circumstances that a reasonable person in your position should be aware of that may affect Your travel.
- For costs or expenses that you incur due to mandatory quarantine or isolation orders required, or if the government bans travel before or during your trip;
- Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.
- You arrange to travel when you know of circumstances that may lead to your journey being disrupted or cancelled.

### **Epidemic/pandemic exclusion**

If your claim arises from, is related to, or associated with an actual or likely epidemic or pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses, except for the cover which is in place for Coronavirus-related claims.

### **Cruise Pack exclusions**

There is no cover if you are travelling on a cargo ship or freighter. You will not have cover if you are going on a cruise unless you have purchased the Cruise Pack.

### **Winter Sports Pack exclusions**

There is no cover for Winter Sports Activities under various sections of the Policy unless you purchase a Winter Sports Pack. Please see page 11 of the PDS.

The Winter Sports Pack must be purchased at least 24 hours before participating in Winter Sports Activities. You cannot purchase this pack individually.

A double Excess applies to claims arising from Winter Sports Activities.



## DISTRIBUTION

### Distribution channels

Plans under this TMD are distributed through the following means:

- From the 1Cover website at [www.1cover.com.au](http://www.1cover.com.au);
- Through 1Cover online chat;
- By emailing our customer service team;

All these channels are monitored by 1Cover and Coffre-Fort (on behalf of the Insurer) and staffed by persons who have been trained in the distribution of the Products covered by this TMD and the Application Process.

### Distribution conditions and restrictions

Products under this TMD can only be issued to customers that are eligible for that cover in accordance with the application and/or extension criteria that has been approved in writing by the Insurer and which complies with the law. The Application Process has been tailored to identify the Target Market described in this TMD as part of the eligibility criteria for the Products covered by this TMD, and the use of the Application Process would make it more likely that a Product covered by this TMD will be acquired by persons in the Target Market. Products under this TMD can be distributed directly by 1Cover and by distributors approved by 1Cover and the Insurer. (Approved Distributors). Approved Distributors and their systems and processes are assessed and monitored by 1Cover (on behalf of the Insurer) and would therefore make it more likely that the Approved Distributor will comply with the terms of this TMD.

We require distributors to provide the following information in relation to their distribution of products covered by this TMD:

<b>Complaints:</b>	All complaints in relation to this TMD must be supplied to 1Cover (on behalf of the Insurer) as soon as reasonably possible, but no later than on a monthly basis unless 1Cover has requested a distributor to report more frequently. This will include written details of the complaints. 1Cover must supply all complaint information to the Insurer on a monthly basis unless the Insurer has requested 1Cover to report more frequently.
<b>Sales Data:</b>	Report relevant sales and customer data in relation to this TMD on a quarterly basis to 1Cover (on behalf of the Insurer) unless

	1Cover has requested a distributor to report more frequently. 1Cover must supply all sales and customer data to the Insurer on a quarterly basis unless the Insurer has requested 1Cover to report more frequently.
<b>Significant Dealings:</b>	Notification to 1Cover (on behalf of the Insurer) if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD within 10 business days. 1Cover must immediately notify the Insurer if it receives a notification of a significant dealing. Other In addition to the distribution conditions, restrictions and information set out above, the Insurer may include other conditions, restrictions and information on the distribution of products under this TMD. Any additional conditions and restrictions will be notified (in writing) to an Approved Distributor

## REVIEW OF THIS TMD

This policy will be reviewed regularly to ensure that it remains appropriate for customers.

<b>First Review:</b>	The initial review will be conducted within 12 months of its first publication date i.e., by 12 October 2024.
<b>Subsequent Reviews:</b>	At least every year after the First Review
<b>Review Triggers:</b>	<p>In addition to scheduled reviews, there may be events that trigger a review. If we determine that there has been an event or circumstance that reasonably suggests that this TMD needs to change, we will review the TMD within 10 business days.</p> <p>Review triggers may include (but are not limited to):</p> <ul style="list-style-type: none"> <li>● material changes to the design or distribution of a product, including material changes to policy documents or the PDS,</li> <li>● a material alteration to acceptance criteria or underwriting criteria, the Application Process;</li> <li>● identified systemic issues in the product or the distribution of the product;</li> <li>● relevant material external events such as relevant litigation or adverse media coverage;</li> <li>● relevant feedback, information or notification received from a distributor, regulator such as ASIC or APRA or other interested parties;</li> <li>● significant changes in metrics. These include sales, policy cancellation, claims, complaints, and loss ratios; and</li> <li>● any significant dealings that are inconsistent with the TMD,</li> </ul>

	to the extent these events or circumstances reasonably suggest the TMD is no longer appropriate.
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## Reporting & Monitoring This Target Market Determination

We are required to report the following information to HDI Global Specialty SE, the Insurer at the following times:

Reportable matter	When
The number of policies sold or renewed that are not within the target market.	As soon as practicable and in any cases with in 10 business days, after it became aware of the matter.
The number of policies sold.	On a monthly basis.
The number of policies sold.	On a monthly basis.
Lapse rates and cancellation rates.	On a monthly basis.
Lapse rates and cancellation rates.	On a monthly basis.
The frequency and number of excesses paid.	On a monthly basis.
If the Insurance is issued to a customer in breach of the TMD Distribution Conditions or outside of the target market.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
The nature and number of complaints received about the Insurance in the reporting period.	On a monthly basis.
Any significant dealings that are inconsistent with the TMD and reasonable details on the circumstances related to this.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Any compliance incident relating to the Insurance or its distribution.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Information as agreed in writing with 1Cover that would reasonably to enable us to promptly identify Review Triggers or other events and circumstances that have occurred which would reasonably suggest the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.

<b>Reportable matter</b>	<b>When</b>
Information identified to or by 1Cover that would reasonably suggest to it that the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.