



TRAVEL INSURANCE

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 ABOUT US



About 1Cover

Your Insurer

Your travel insurance **policy** is secured by Certain Underwriters at Lloyd's of London (the **Insurer**). **1Cover** issues the **policy** to you and handles claims as an agent for the **Insurer**.

Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

Your 1Cover Travel Policy

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

Your Duty Of Disclosure

Before you enter into this insurance with us, you have a Duty of Disclosure under the Insurance Contracts Act 1984(Cth). This means that if we ask you questions that are relevant to our decision whether to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstance would include in answering the questions.

If You Do Not Tell Us Something

If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim or both. If your failure to tell us anything relevant is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

Words With Special Meanings

Some words in this document have defined meanings. Where they appear:

- 'You' and 'your' mean the person(s) whose name(s) is set out on your **certificate of insurance** and their accompanying **dependant(s)** travelling with you for 100% of the **journey**, not in full time employment at the date of **policy** issue and listed on your **certificate of insurance**.
- 'We', 'our' and 'us' means the **Insurer** who deals with you through **1Cover**.

Other words in this PDS have a special meaning and appear in bold. When these words are used, they have meaning set out in the **Definitions** section.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		Excess Applies	Comprehensive/Frequent Traveller	Essentials	Medical Only	Domestic/Frequent Traveller Domestic	Visitors To Australia	Already Overseas
			PER ADULT	PER ADULT	PER ADULT	PER ADULT	PER ADULT	PER ADULT
MEDICAL								
1	Overseas Emergency Medical Assistance^	No	Unlimited	Unlimited	Unlimited	X	Unlimited	Unlimited
2	Overseas Emergency Medical & Hospital Expenses^*	Yes	Unlimited	Unlimited	Unlimited	X	Unlimited	Unlimited
2A	<i>Includes Dental Expenses (per adult)^</i>	Yes	\$1,000	\$500	\$500	X	\$500	\$500
3	Resumption Of Journey^*	No	\$3,000	X	X	X	X	\$3,000
4	Hospital Cash Allowance^*	No	\$5,000	X	X	X	\$1,000	\$5,000
5	Accidental Death*	No	\$25,000	X	X	\$25,000	\$20,000	\$25,000
6	Permanent Disability^*	No	\$25,000	X	X	X	X	\$25,000
7	Loss of Income^*	No	\$10,400	X	X	X	X	\$10,400
LUGGAGE								
8	Credit Card Fraud & Replacement^	Yes	\$5,000	\$1,000	X	X	X	\$5,000
8A	<i>Includes Travel Documents & Traveller's Cheques^</i>	Yes	Yes	X	X	X	X	Yes
9	Theft Of Cash^#	No	\$250	X	X	X	X	\$250
10	Luggage & Personal Effects*	Yes	\$15,000	\$5,000	X	\$15,000	\$3,500	\$15,000
11	Luggage & Personal Effects Delay Expenses^	No	\$250	X	X	X	X	\$250
CANCELLATION								
12	Additional Accommodation & Travel Expenses*	Yes	\$50,000	X	X	\$50,000	\$50,000	\$50,000
12A	<i>Includes Family Emergency*</i>	Yes	Yes	X	X	Yes	Yes	Yes
12B	<i>Includes Emergency Companion Cover*</i>	Yes	Yes	X	X	Yes	Yes	Yes
13	Cancellation Fees & Lost Deposits*	Yes	Unlimited	\$2,500	X	Unlimited	Unlimited	Unlimited
14	Disruption Of Journey*	No	\$1,000	X	X	\$1,000	X	\$1,000
15	Alternative Transport Expenses^	Yes	\$5,000	X	X	X	X	\$5,000
ANCILLARY								
16	Personal Liability#	Yes	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
17	Domestic Pets^*	Yes	\$500	X	X	X	X	\$500
18	Domestic Services^*	Yes	\$500	X	X	X	X	\$500
19	Rental Vehicle Insurance Excess#*	Yes	\$5,000	X	X	\$5,000	\$2,500	\$5,000
CRUISE PACK ADD ON								
20	Pre Paid Shore Excursions Cancellation^^	Yes	\$1,000	X	X	\$1,000	X	\$1,000
21	Missed Cruise Departure^^	Yes	\$2,500	X	X	\$2,500	X	\$2,500
22	Cabin Confinement/Loss of Enjoyment^^*	No	\$1,500	X	X	\$1,500	X	\$1,500
23	Missed Port Cover^^	Yes	\$750	X	X	\$750	X	\$750
24	Formal attire cover^^*	Yes	\$1,500	X	X	\$1,500	X	\$1,500
25	Formal Attire Delay Allowance^^	No	\$250	X	X	\$250	X	\$250
WINTER SPORTS ADD ON								
26	Emergency Rescue^^	Yes	Unlimited	X	X	Unlimited	X	Unlimited
27	Ski Pack^^	Yes	\$750	X	X	\$750	X	\$750
28	Piste Closure^^*	Yes	\$1,000	X	X	\$1,000	X	\$1,000
29	Bad Weather & Avalanche Closure^^	Yes	\$750	X	X	\$750	X	\$750
30	Winter Sports Equipment Hire^^	Yes	\$1,500	X	X	\$1,500	X	\$1,500
31	Winter Sports Equipment Excess^^*	Yes	\$750	X	X	\$750	X	\$750
RENTAL VEHICLE INSURANCE EXCESS ADD ON ^^#		\$5,000 - \$8,000	\$5,000 - \$8,000	X	X	\$5,000 - \$8,000	X	X

Unless otherwise specified in the PDS: Sections 12, 12A, 12B & 13 - if you claim for the same or similar cancelled services/facilities or alternative arrangements under sections 12, 12A, 12B & 13, we will only pay the higher of the two amounts, not both. Benefit limits are per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.

Limits are per policy regardless of the number of persons the claim relate to.

^^ You only have this cover for these sections if the relevant pack has been purchased.

* Sub-limits apply

^ You do not have cover under these sections while travelling in Australia.



PRODUCT DISCLOSURE STATEMENT

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Product Disclosure Statement

This PDS explains:

- How to buy the **policy**- page 7.
- What the **policy** covers – page 14.
- How to make a claim under the **policy** – page 50.

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select, is suitable for your needs. Any updates to this PDS, will be available at www.1cover.com.au. We will email you if any important changes happen while your **policy** is in force.

Buying The Policy

Before buying the **policy**, you need to think about:

- Types and levels of cover?
- Am I eligible for cover?
- If you are a frequent traveller?
- Where you are travelling to?
- Do I need optional extra cover?
- What level of **excess** do I prefer?
- What does the **policy** cost?
- Can I cancel the **policy**?
- What if I have complaint?

Types And Levels Of Cover

You need to choose who will be covered and the level of cover you need to suit your travel plans.

Level Of Cover

You can choose from 8 levels of cover.

Levels of cover	What's included
Comprehensive	Sections 1 to 19.
Essentials	Sections 1, 2, 2A, 8, 10, 13 and 16.
Medical Only	Sections 1, 2 and 2A and 16.



Domestic	Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.
Visitors to Australia	Sections 1, 2, 2A, 4, 5, 10, 12, 12A, 12B, 13, 16 and 19.
Already Overseas	Sections 1 to 19.
International Frequent Traveller	Sections 1 to 19.
Domestic Frequent Traveller	Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.

Am I Eligible For Cover?

Comprehensive, Essentials, Medical Only, Domestic, Frequent Traveller

Australian residents who are eligible for a Medicare card can purchase these plans provided that:

- your **journey** commences and ends in Australia; and
- you purchase the **policy** before leaving the station, airport, port, terminal or motor vehicle rental agency from which your trip is scheduled to commence.

Already Overseas

Australian residents who are eligible for a Medicare card can purchase this cover while you are **overseas** if you are aged 74 or under and you are on a one-way **journey** which commences **overseas** and ends in Australia. The **policy** ends when you arrive at immigration counter in Australia. For this plan '**journey**' means your travel from the time when the **policy** is issued when you are **overseas** to the time when you return to your **home** or the place you intend to reside in Australia.

Visitors To Australia

Non-residents of Australia may purchase this cover if you are aged 74 or under and you are temporarily travelling to or within Australia. You must purchase this **policy** within 14 days of your arrival in Australia.

When interpreting the **policy**, substitute your country of residence for the word '**Australia**' where it appears in the PDS. Please note: Your return trip to your country of residence is not covered.

Frequent Travellers

This plan covers an unlimited number of **journeys** both internationally and domestically for a twelve month period. This applies to both leisure and business travel.

You can only purchase a **Frequent Traveller policy** up to 6 months before the start of your **policy** period.

The maximum duration of cover for any one **journey** will depend upon which **policy** option you have selected. You can choose from:



21 days per journey
45 days per journey
90 days per journey

There are 2 types of cover:

International Frequent Traveller covers overseas and domestic journeys . Domestic journeys will only be covered when you are more than 50KM from your home .	International: sections 1-19. Domestic: sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.
Domestic Frequent Traveller covers journeys within Australia, but you are only covered when you are more than 50 KM from your home	Sections 5, 10, 12, 12A, 12B, 13, 14, 16 and 19.

All benefit limits and sub-limits are reinstated at the end of each **journey** (other than [section 16-Personal Liability](#), where the amount shown in the **table of benefits** is the most we will pay for all claims under the **policy**).

Age Limits That Apply

Age limits are as at the date of issue of your **certificate of insurance**.

Levels of cover	Age Limits that apply
Comprehensive	Travellers of all ages*
Essentials	Travellers aged 74 and under
Medical Only	Travellers aged 74 and under
Domestic	Travellers of all ages*
Already Overseas	Travellers aged 74 and under
Visitors to Australia	Travellers aged 74 and under
Frequent Traveller	Travellers aged 64 and under

*Cover is only available up to a maximum of 6 months per one **journey** for travellers aged 80 years or over.

Amendment Of Cover

In certain circumstances, we will allow you to amend your **policy** after purchase.

Where we agree to update or add to the cover under your **policy**, the change in cover will only apply to circumstance which **arise** after we have issued you with an updated **certificate of insurance** reflecting the change.

Where we agree to your request to remove any cover under your **policy**, you will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which **arises** at the time or after your **policy** is updated.



Where Are You Going?

When you apply for the **policy** you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your destination(s). The **policy** only covers loss, **injury** or **illness** which occurs in the countries you have told us you will visit; however, all stopovers of up to 2 nights in countries other than the USA are also covered.

Please note: We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.

Cruises: If you're going on a cruise, you must select an appropriate region. You **MUST** pay additional premium for travel on a **cruise vessel** by purchasing the **cruise pack**. There is, however, no cover under any sections of the **policy** when you are on a cargo ship or freighter.

Do I Need Optional Extra Cover?

High Value Items

Luggage & personal effects are covered under all plans (see [section 10- Luggage & Personal Effects](#)), except for [Medical Only](#), but individual limits apply to each item. Please note this option is not available for the [Essentials](#), [Medical Only](#), [Already Overseas](#) and [Visitors to Australia](#) plans.

You can purchase up to \$5,000 additional cover for **high value items**, other than jewellery, watches, **bicycles** and watercraft (excluding surfboards) by listing each item and its value when you apply for cover.

Please note **high value items** cannot be more than 12 months old.

Cruise Pack

You can purchase the **cruise pack** with all plans, except [Essentials](#), [Medical Only](#) and [Visitors to Australia](#) by paying an additional premium. You will only have the cover provided under the sections included in the **cruise pack** if you select this option at the time of purchase and you have paid the required additional premium. If you fail to purchase the **cruise pack** you will also not have coverage under [sections 1- Emergency Medical Assistance](#), [section 2- Emergency Medical & Hospital Expenses](#), [section 12- Additional Accommodation & Travel Expenses](#), [section 12A- Family Emergency](#), [section 12B- Emergency Companion cover](#) and [section 13- Cancellation Fees & Lost Deposits](#) of the **policy** while you are travelling on a **cruise vessel**. The **cruise pack** must be purchased at least 24 hours before travelling on a **cruise vessel**. You cannot purchase this pack individually.

The following sections in the table below are included in the **cruise pack**. This table also shows the coverage limits under each section.



20	Pre Paid Shore Excursions Cancellation	\$1,000
21	Missed Cruise Departure	\$2,500
22	Cabin Confinement/Loss of Enjoyment*	\$1,500
23	Missed Port Cover	\$750
24	Formal Attire Cover	\$1,500
25	Formal Attire Delay Allowance	\$250

*sub-limits apply

Winter Sports Pack

You can purchase the **winter sports pack** with all plans, except [Essentials](#), [Medical Only](#) and [Visitors to Australia](#) by paying an additional premium. You will only have the cover provided under the sections included in the **winter sports pack** if you select this option at the time of purchase and you have paid the required additional premium. If you fail to purchase the **winter sports pack** you will also not have coverage under [sections 1- Emergency Medical Assistance](#), [section 2- Emergency Medical & Hospital Expenses](#), [section 12- Additional Accommodation & Travel Expenses](#), [section 12A- Family Emergency](#), [section 12B- Emergency Companion cover](#) and [section 13- Cancellation Fees & Lost Deposits](#) of the **policy**. The **winter sports pack** must be purchased at least 24 hours before participating in **winter sports activities**. You cannot purchase this pack individually.

If you purchase the **winter sports pack** under the [Frequent Traveller](#) plan the maximum duration we will cover you for **winter sports activities** is 21 days for the whole duration of the **policy**, not per **journey**.

The following sections in the table below are included in the **winter sports pack**. This table also shows the coverage limits under each section.

26	Emergency Rescue	Unlimited
27	Ski Pack	\$750
28	Piste Closure*	\$1,000
29	Bad Weather & Avalanche Closure	\$750
30	Winter Sports Hire Equipment	\$1,500



31	Winter Sports Equipment Excess*	\$750
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*sub-limits apply.

You must be aged 64 years and under at the time your **policy** is issued to purchase this option.

This additional option does not provide cover for claims under [Permanent Disability](#) or [Personal Liability](#) that **arise** from you participating in **winter sports activities**.

A double **excess** applies for all claims under sections [Overseas Emergency Medical & Hospital Expenses](#), [Additional Accommodation & Travel Expenses](#) and [Cancellation Fees & Lost Deposits](#) if you purchase this option and your claim **arises** directly from you participating in **winter sports activities**. You cannot pay to remove this **excess**.

Rental Vehicle Insurance Excess

Your **policy** automatically provide cover under [section 19- Rental Vehicle Insurance Excess](#) for all plans, except for [Medical Only](#) and [Essentials](#). You can increase the benefit level shown in the **table of benefits** by nominating the level of additional cover required from the options we make available to you and paying an additional premium at the time you purchase your **policy**. The amount of additional cover purchased by you will be shown on your **certificate of insurance**.

Pre Existing Medical Conditions

Because the **policy** does not cover all **pre existing medical conditions**, you need to make special arrangements with us if you have certain **pre existing medical conditions**.

We treat **pre existing medical conditions** in two ways:

- [Automatically Covered](#)- we cover 35 conditions even if you haven't told us about them.
- [Medical Assessment](#)- you **MUST** declare any other **pre existing medical condition(s)** not described in the [automatically covered](#) conditions list, even if you no longer receive treatment for them and you do not require any additional cover.

The **Pre Existing Medical Condition(s)** section on page 41 explains which **pre existing medical condition(s)** fall within each of these categories and how we assess and insure **pre existing medical condition(s)**. Read this carefully if you have **pre existing medical condition(s)**, otherwise you might not be covered.

We regret that we cannot offer cover under sections 1, 2, 2A, 4, 12,12B, 13 and 14 for the [Visitors to Australia](#) and [Already Overseas](#) plans in relation to any **pre existing medical condition(s)**. However, we can cover you under each of the other **policy** sections.



Pregnancy

You'll be automatically covered by the **policy** if you have a single foetus pregnancy with no **complications** of up to and inclusive of the 24th week gestation or a multiple pregnancy up to and inclusive of the 19th week gestation.

If you have had **complications** of this pregnancy, you'll need to complete medical assessment.

The [Pregnancy](#) section on page 44 explains this in detail. Read this carefully if you are or think you might be pregnant, otherwise you might not be covered.

What Level Of Excess Do I Prefer?

If you make a claim under sections 2, 2A, 8, 8A, 10, 12, 12A, 12B, 13, 15, 16, 17, 18, 19, 20, 20A, 21, 22, 23 and 26 to 31 of the **policy**, we will deduct an **excess** from the amount payable to you.

Levels of cover	Range of excess(s)
Comprehensive	\$200, \$100 or NIL
Essentials	\$200
Medical Only	\$200, \$400 or NIL
Domestic	\$200, \$100 or NIL
Already Overseas	\$250 or \$500
Visitors to Australia	\$250 or \$500
Frequent Traveller	\$200, \$100 or NIL

In some circumstances, we may impose an additional **excess** for claims **arising** from some medical conditions. We will inform you in writing if any additional **excess** applies. Additional excesses also apply to the **cruise pack** and **winter sports pack**. You can't remove these **excesses** by adding the **excess** buy out option.

You also cannot remove the **excess** on [Essentials](#), [Already Overseas](#) and [Visitors to Australia](#).

What Does The Policy Cost?

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on a number of factors including your travel destination(s), the duration of your **journey**, the level of cover and **excess** you choose, the number of people covered, your age and any optional extra cover you select. It will also include some government charges and taxes (e.g.GST).

Can I Cancel The Policy?



If you decide that you do not want this **policy**, you will be given a full refund of the premium you paid provided that:

- You cancel within 14 days after you are issued your **certificate of insurance** and PDS;
- You cancel prior to the start of the first of the travel dates shown on your **certificate of insurance**; and
- You do not want to make a claim or to exercise any other right under the **policy**.

You can still cancel your **policy** after 14 days but we will not refund any part of your premium if you do. If you choose to end your **journey** early for any reason, we will not reimburse any premium of any unused portion of your **policy**.

Complaints

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) on page 59.

What You're Covered For

This part of the PDS explains:

- The period for which you're covered and the circumstances in which you can extend your **policy**;
- What the **policy** covers; and
- Exclusions and conditions that limit what you're covered for under the **policy**.

Period Of Cover

How Long You're Covered For

The earliest that cover under the **policy** starts is when we issue you a **certificate of insurance**. This confirms the period for which you are insured.

Importantly:

- Cover for [section 13-Cancellation Fees & Lost Deposits](#) starts on the date the **certificate of insurance** is issued.
- If you need to return **home** during your **journey** (unless it is a claimable event) cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **journey**. Please note it does not change the end date of your **policy**. Following resumption of your **journey** your **policy** will remain valid until the end date shown on your **certificate of insurance** or your permanent return to your **home**, whichever happens first. We will not pay any cost in relation to your return to Australia (unless these cost are covered by this **policy**) or for your expenses to travel **overseas** to resume your **journey**. Any **illness** or **injury** you have developed, show symptoms for, have diagnosed or treated in Australia before you resume your **journey** will not be covered in the remaining insurance period, as it will be considered as a **pre existing medical condition(s)** from the time you resume your **journey**.
- Cover under all other sections starts on the first of the travelling dates shown on your **certificate of insurance**, except for the [Already Overseas](#) plan, where there is no cover under any section for the first 72 hours after commencing your **journey**. This means there is no cover **arising** from events that happen within or before this period.



- The **Visitors to Australia** plan has a waiting period of 7 days from the purchase date noted on your **certificate of insurance** which applies to all claims. This means there is no cover **arising** from events that happen within or before this period.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.
- You must purchase your **policy** before you leave your **departure point**, except where you are purchasing the **Already Overseas** plan.

Extending Your Journey

If a bus line, airline, shipping line or rail authority you are travelling in is delayed, cancelled or rescheduled by the event that entitled you to make a claim under this **policy**, the insurance is automatically extended beyond the period of the **journey** stated in the **certificate of insurance**. The extension will be valid until you return **home**. Your **policy** is not extended until we have agreed to do so.

This is not an automatically renewable **policy**.

If you decide to extend your **journey** beyond the end date shown on your **certificate of insurance**, you will need to contact us and reapply for a new contract of insurance at least 7 business days before your **policy** expires. If we decide to accept your application, to ensure your continued protection, a new **certificate of insurance** will be issued to take effect immediately upon expiry of your original **policy**.

Please make sure you extend your **policy** before it expires (11.59 PM AEST).

To extend your **policy**, call us on + 61 2 9235 0222 or email us at info@1cover.com.au.

We will extend your **policy** unless:

- You have made a claim, or are aware of a possible claim resulting from your original **policy** but you have not advised us of it; or
- It **arises** from any **pre existing medical condition(s)**, which are **automatically covered** (see page 43) and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition(s) in the past 12 months(regardless of whether your **pre existing medical condition(s)** was covered under the original **policy**); or
- Any condition you suffered during the term of the original **policy**; or
- You are aged 80 years or over when you request the extension; or
- You are aged 75 or over and request an extension to an **Essentials**, **Medical Only**, **Already Overseas** or **Visitors to Australia** plans.

Extensions are calculated at the current rates for the relevant plan at the time of the extension.

What The Policy Covers



The **policy** provides 31 different types of benefits.

Benefits Limits

The **table of benefits** on page 5 shows:

- Whether the benefit is included in the plan you have selected.
- The maximum amount we will pay for certain types of claims.

Limits On Cover

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section and also in the section titled **General Exclusions**. Carefully read these sections to understand what you are, and are not, covered for.

1. Emergency Medical Assistance

This cover applies to all plans, excluding **Domestic** and **Domestic Frequent Traveller**. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.
- d) Pass on messages to your **family** or employer in the case of an emergency.
- e) Arrange for your **dependants** to return to Australia during your **journey** if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

We Will Not Pay

We will not pay for

- a) Any **hospital** or medical costs incurred in Australia.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) Medical evacuation or the transportation of your remains from Australia to an **overseas** country.



- d) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- e) Any claims under this section **arising** during your travel on a **cruise vessel**, unless you have purchased the **cruise pack**.
- f) Any claims **arising** from search and rescue.

You Can Choose Your Own Doctor

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

Emergency Telephone Numbers

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

If you are advised that you need medical transfer or evacuation to Australia, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

2. Emergency Medical & Hospital Expenses

This cover applies to all plans, excluding **Domestic** and **Domestic Frequent Traveller**. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

We will reimburse:

- a) Subject to the following, if you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to Australia.
- b) The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical and **hospital** expenses to a minimum.

If you are **hospitalised** or, if you are treated as an outpatient, if the total cost of the treatment will exceed \$1,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First



Assistance would not have approved or arranged had you sought their prior approval.

- c) If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after an **illness** first showed itself or the **injury** happened.

We Will Not Pay

We will not pay for expenses:

- a) Incurred in Australia.
- b) **Arising** from **pre existing medical condition(s)** except as specified under **Pre Existing Medical Condition(s)** on page 43.
- c) If you do not take the advice of First Assistance.
- d) For more than 2 week's treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under a **reciprocal health care agreement**.
- f) **Arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- g) **Arising** during your travel on a **cruise vessel**, unless you have purchased the **cruise pack**.
- h) **Arising** from any search and rescue.

2A. Dental Expenses

This cover applies to all plans, excluding **Domestic** and **Domestic Frequent Traveller**.

We Will Pay

We will reimburse the cost of emergency dental treatment up to a maximum payable benefit for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

We Will Not Pay

We will not pay for expenses:

- a) Incurred in Australia.
- b) **Arising** from **pre existing medical condition(s)** except as specified under **Pre Existing Medical Condition(s)** on page 43.
- c) Relating to damage to dentures, dental prostheses, bridges or crowns.
- d) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- e) For dental treatment caused by or related to the deterioration and/or decay of teeth.
- f) For preventative dental treatment.



3. Resumption Of Journey

This cover only applies to [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

We will pay:

- a) If you return to your **home** from **overseas** because:
 - during your **journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except **arising** from a **pre existing medical condition(s)**); and
 - it is possible for your **journey** to be resumed; and
 - more than 14 days of the period of cover remains, as noted on your **certificate of insurance**; and
 - you resume your **journey** within 12 months of your return to Australia.

We will reimburse the cost of the airfares for you to return to the place where your **journey** was interrupted.

- b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre existing medical condition(s)**, and at the time of **policy** issue you were unaware of the likelihood of such **hospitalisation** or death, the most we will pay under this sections is:

Per Adult	\$2,000
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We Will Not Pay

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced, that may cause your **journey** to be cancelled, disrupted or delayed.
- b) The death, **injury** or **illness** of the **relative** **arises** from a **pre existing medical condition(s)** except as specified under [Section 3. b\) Resumption Of Journey](#).
- c) You can claim your resumption of **journey** expenses from anyone else.

4. Hospital Cash Allowance

This cover only applies to [Comprehensive](#), [Visitors To Australia](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay



We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **overseas**.

We Will Not Pay

We will not pay:

- a) For the first 48 continuous hours you are in **hospital**;
- b) If you cannot claim for **overseas** medical expenses in [Section 2- Emergency Medical & Hospital Expenses](#).

5. Accidental Death

This cover applies to all plans other than [Essentials](#) and [Medical Only](#).

We Will Pay

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

- a) You are **injured** during your **journey** and you die because of that **injury** within 12 months of the **injury**; or
- b) During your **journey**, your transport goes missing or is presumed lost while you are on it, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any **dependant**.

6. Permanent Disability

This cover only applies to [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

We will pay the permanent disability benefit shown in the **table of benefits** if:

- a) You are **injured** during an **overseas journey**; and
- b) Within 12 months of the **injury** you have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

We Will Not Pay

We will not pay:



- a) Any claims under this section **arising** from your participation in **winter sports activities**.

7. Loss Of Income

This cover only applies to **Comprehensive, Already Overseas** and **International Frequent Traveller** plans.

We Will Pay

We will pay \$400 per week for up to 26 weeks if:

- An **injury** which occurs during an **overseas journey** causes you to become disabled within 30 days of the **injury**; and
- The disablement continues for more than 30 days after your return to Australia; and
- As a result of the disablement, you cannot do your normal **full time job** or suitable alternative work; and
- You lose all income.

We Will Not Pay

We will not pay for:

- a) The first 30 days of your disablement from the time you return to Australia.
- b) Loss of income of **dependants**.

8. Credit Card Fraud & Replacement

This cover only applies to **Comprehensive, Essentials, Already Overseas** and **International Frequent Traveller** plans.

We Will Pay

We will reimburse:

- a) The replacement cost (including communication costs) of your credit cards you lose or which are stolen from you during an **overseas journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

We Will Not Pay

We will not pay if:



- a) You do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued; and
- b) You cannot provide us with a written statement from them.

8A. Travellers Cheques & Travel Documents Cover

This cover only applies to [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

We will reimburse the replacement costs (including communication costs) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

We Will Not Pay

If you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the travel documents were issued. You can prove that you made a report by providing us with a written statement from them.

9. Theft Of Cash

This cover only applies to [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

We will reimburse the value of cash, bank notes, currency notes, postal orders or money orders stolen from your person during an **overseas journey**.

We Will Not Pay

We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.

You **MUST** report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority on which you were travelling when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.

10. Luggage & Personal Effects



Coverage under this section applies to all plans other than the **Medical Only** plan.

In this section:

Concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Public place means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hostels, motels, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general public areas.

Unsupervised means leaving your **luggage & personal effects**:

- with a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- with a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage & personal effects** under close supervision;
- where they can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your **luggage & personal effects**, leaving them behind or walking away from them.

We Will Pay

We will pay the repair cost or value of any **luggage & personal effects** which are stolen or accidentally damaged or are permanently lost during your **journey**.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your **journey**.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage & personal effects** instead of paying you.

Limits On Cover

a) Subject to clauses b) and c), the maximum amount we will pay for any item (i.e. the item limit) is:

Items	All plans (except for Medical Only)	Essentials
Personal computers, video recorders or cameras	\$3,000	\$2,000



Mobile phones and tablets (including PDAs and any items with phone capabilities)	\$1,000	\$1,000
All other items	\$750	\$750

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- a camera, lenses (attached or not), tripod and accessories;
 - a matched or unmatched set of golf clubs, golf bag and buggy;
 - a matching pair of earrings.
- b) In addition to the limit shown in the **table of benefits** for this section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all **high value items** combined. Depreciation and the standard item limits shown in [section 10 -Luggage & Personal Effects](#) do not apply to **high value items**. If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.
- c) **Luggage & personal effects** left in a motor vehicle are only covered during the daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your **luggage & personal effects** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

You **MUST** report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred, You must prove that you made such report by providing us with a written statement from whoever you reported it to.

We Will Not Pay

- a) For any loss or damage to jewellery, mobile phones, tablets, cameras, video cameras, personal computers, computer equipment or their accessories which occurs after between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to your possession, unless an airline requires you to transport these items in the cargo hold and you have written confirmation from the airline to this effect.
- b) For loss, theft of or damage to or of the following:
- cash, bank notes, currency notes, cheques or negotiable instruments;
 - **bicycles**;
 - drones;
 - watercraft of any type (other than surfboards);



- sporting equipment while in use (including surfboards);
 - items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus. This includes any peer to peer services such as Uber or AirBnb.
- c) For loss of or damage to **luggage & personal effects** which occurred:
- while they were left **unsupervised** or **unattended** in a **public place**;
 - while they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were being sent unaccompanied or under a freight contract;
 - as a result of an electrical or mechanical breakdown;
 - because a fragile, brittle or an electronic component is broken or scratched- unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.
- d) If the loss or damage **arises** from:
- any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- e) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to the age, wear and tear).

11. Luggage & Personal Effects Delay Expenses

This cover is only available on [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

In this section, **carrier** means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

We Will Pay

We will reimburse you if any items of your **luggage & personal effects** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are **overseas** and in our opinion it was **reasonable** for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation from the **carrier** who was responsible for your **luggage & personal effects** that they were delayed, misdirected or misplaced.



We will deduct any amount we pay you under this section from any claim for lost **luggage & personal effects** under [section 10- Luggage & Personal Effects](#).

We Will Not Pay

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

12. Additional Accommodation & Travel Expenses

This cover is available on all plans other than the [Essentials](#) and [Medical Only](#) plans. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

We will reimburse:

- a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.

- b) If you shorten your **journey** and return to Australia on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

If you do not have a return ticket booked to Australia before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to Australia from the place from which you planned to return to Australia. The fare will be at the same fare class as the one you left Australia on.

- c) Your **reasonable** additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:
 - You lose your passport, travel documents or credit cards or they are stolen.
 - Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil unrest, weather, natural disaster or accident.
 - You unknowingly break any quarantine rule.
 - Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

We Will Not Pay

We will not pay:

- a) If before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.



- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) If your claim related to the financial collapse of any transport, tour or accommodation provider.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- f) Any claims under this section **arising** during your travel on a **cruise vessel**, unless you have purchased the **cruise pack**.

12A. Family Emergency

This cover is available on all plans other than the **Essentials** and **Medical Only** plans. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

We will pay:

- a) If, during your **journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in Australia or New Zealand:
 - dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously **ill** and requires **hospitalisation** (other than **arising** out of a **pre existing medical condition(s)**).

We will reimburse the **reasonable** additional cost of your early return **home** at the fare class at which you had planned to travel.

- b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre existing medical condition(s)**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

Per Adult	\$2,000
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We Will Not Pay

We will not pay:

- a) If you were aware of any reason that may cause your **journey** to be cancelled, disrupted before your **journey** commenced.
- b) If the death, **injury** or **illness** of a **relative** **arises** from a **pre existing medical condition(s)**, except as specified under [section 12A. b\) Family Emergency](#).
- c) If you can claim your additional travel expenses from anyone else.
- d) As a result of you or your **travelling companion** changing travel plans.
- e) If your **travelling companion** or **relative** of either of you aged 85 or over and do not reside in Australia or New Zealand.
- f) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.



- g) Any claims under this section **arising** during your travel on a **cruise vessel**, unless you have purchased the **cruise pack**.

12B. Emergency Companion Cover

This cover is available on all plans other than the **Essentials** and **Medical Only** plans. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

We will reimburse:

- a) **Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) The **reasonable** accommodation and travel expenses of your **travelling companion** or a **relative** to travel to you, stay near you or escort you, if you are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

We Will Not Pay

We will not pay if:

- a) Before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) As a result of you or your **travelling companion** changing travel plans.
- d) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- e) Any claims under this section **arising** during your travel on a **cruise vessel**, unless you have purchased the **cruise pack**.

13. Cancellation Fees & Lost Deposits

This cover is available on all plans other than the **Medical Only** plan. Please Note: You will not have cover under this **policy** section while travelling on a **cruise vessel** or while participating in **winter sports activities** unless you purchase the **cruise pack** or the **winter sports pack**.

We Will Pay

- a) We will pay cancellation fees and lost deposits for unused travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect or intend or outside of your control.



- b) We will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Per Adult	\$1,500
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- c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.
- d) We will also pay the cancellation cost of tuition or course fees up to a maximum of \$2,000 per person.
- e) We will pay the value of any frequent flyer or similar air travel points, loyalty cards points, redeemable vouchers or other similar schemes, you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
 - multiplied by the total number of points lost;
 - divided by the number of points used to obtain the ticket.
- f) If you cancel or shorten your **journey** because a **relative** is **hospitalised** in Australia or New Zealand, or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre existing medical condition(s)**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

The most we will pay under this section is as follows:

Per Adult	\$2,000
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We Will Not Pay

- a) We will not pay if, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.
- b) We will not pay if the cancellation fees or lost deposits **arise** because of:
- c) The death, **injury** or **illness** of a **relative arising** from a **pre existing medical condition(s)** except as specified under [section 13. f\) Cancellation Fees & Lost Deposits](#).
- d) You or your **travelling companion** changing plans.
- e) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full time employment in Australia provided you or they were not aware that the redundancy was to occur before the **policy** was issued.



- f) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- g) Cancellation, delays or rescheduling by a bus line, airline, shipping line or rail authority.
- h) The financial collapse of any travel agency, transport, tour or accommodation provider.
- i) The failure of your travel agent to pass on monies to operators or to deliver promised services.
- j) The mechanical breakdown of any means of transport.
- k) An act or threat of terrorism.
- l) The death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
- m) You are a full time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full time member of the Australian Defence Force or of federal, state or territory emergency services.
- n) The breakdown or dissolution of any personal or **family** relationship.
- o) Your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- p) You travelling on a **cruise vessel**, unless you have purchased the **cruise pack**.

14. Disruption Of Journey

This cover applies to all plans other than the [Medical Only](#), [Essentials](#) and [Visitors to Australia](#) plans.

We Will Pay

- a) We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

We will pay:

- b) Up to \$200 at the end of initial 6 hour period; and
- c) Up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

We Will Not Pay

We will not pay if a disruption to your **journey arises** from any of the following reasons:

- a) The Financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

Nor will we pay if:

- c) You can claim your additional meals or accommodation expenses from anyone else.



15. Alternative Transport Expenses

This cover only applies to the **Comprehensive**, **Already Overseas** and **International Frequent Traveller** plans.

We Will Pay

We will pay your **reasonable** additional travel expenses to reach wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

We Will Not Pay

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

16. Personal Liability

This cover applies to all plans.

We Will Pay

We will cover your legal liability for payment of compensation in respect of:

- death or bodily **injury**, and/or
- physical loss of, or damage to, property,

Occurring during your **journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you. You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

We Will Not Pay

We will not pay for any amount you become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a) Bodily **injury** to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) Your conduct of, or employment in, any business, profession, trade or occupation;



- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance **policy**, statutory or compulsory insurance or compensation scheme or fund, or under workers compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated punitive, exemplary or liquidated damages;
- g) Disease that is transmitted to you or by you;
- h) Any relief or recovery other than monetary amounts;
- i) A Contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily **injury**, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- l) Any claims under this section **arising** from your participation in **winter sports activities**.

17. Domestic Pets

This cover is only available on the [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

We will reimburse you up to:

- a) \$25 for each 24 hour period for additional kennel, boarding or cattery fees for domestic dogs and cats owned by you if you are delayed **overseas** beyond your original return date due to an event covered under this **policy**.
- b) \$400 if your pet suffers an **injury** during your **overseas journey** and requires veterinary treatment, provided that at the time of the **injury**, you pet was in the care of a **relative** or boarding kennel.

We Will Not Pay

We will not pay any kennel or boarding cattery fees incurred outside of Australia.

18. Domestic Services

This cover is only available on the [Comprehensive](#), [Already Overseas](#) and [International Frequent Traveller](#) plans.

We Will Pay

If you become disabled as a result of an **injury** which occurs during an **overseas journey** and the disablement continues after your return to Australia we will reimburse you up to \$50 per day for the cost of housekeeping services that you are unable to perform yourself.



We Will Not Pay

We will not pay you if:

- a) You do not have a medical certificate confirming disablement and verifying the need for the housekeeping services while you are disabled.

19. Rental Vehicle Insurance Excess

This cover is available on all plans other than the [Essentials](#) and [Medical Only](#) plans.

Cover is only provided under this benefit if your **rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in your custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the protection provided by the rental company under the **rental vehicle** agreement to which the excess, deductible or damage liability fees applies.

We Will Pay

We will reimburse:

- a) If, during your period of cover, a **rental vehicle** you have rented from a rental company or agency is involved in a motor vehicle accident while you are driving it or damaged or stolen while in your custody, we will pay the lesser of:
 - the motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver; and
 - the cost of repair of the property damage for which you are liable.

You must provide a copy of the following documents:

- your **rental vehicle** agreement;
- the incident report of the accident provided to or made by the rental company;
- an itemised list of the value of the damage;
- the repair account; and
- a written demand from the rental company or agency for the excess, liability fee or property damage.

b) This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.

c) We will also pay up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

The maximum amount we will pay for all claims combined under this section is shown in the **table of benefits** for the plan you have selected. The amount



applies to the total of all claims combined, regardless of the number of persons the claims relate to.

We Will Not Pay

We will not pay a claim involving the theft of, or damage to, your **rental vehicle** if any claim **arises** from you operating or using the **rental vehicle**:

- a) In violation of the rental agreement;
- b) While affected by alcohol or any other drug in a way that is against a law of the place you are in; or
- c) Without licence for the purpose for which you were using it.

We also will not pay a claim if:

- d) You have purchased your **policy** after you have left your **departure point**; or
- e) The claim is for administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in your **rental vehicle** agreement.

20. Pre-Paid Shore Excursions Cancellation

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than **Essentials**, **Medical Only**, and **Visitors to Australia**.

We will pay

If you cannot participate in your pre-paid shore excursion(s) due to your confinement in your cabin or in the **cruise vessel's** medical centre as a result of circumstances outside of your control, we will pay you, any cancellation fees you incur and your lost deposits.

21. Missed Cruise Departure

You only have this cover if you purchased the **cruise pack** which is an option available for all plans other than **Essentials**, **Medical Only** and **Visitors to Australia**.

We Will Pay

We will pay up to the amount shown in the **table of benefits** for your **reasonable** and necessary additional accommodation and travelling expenses to get you to the nearest port in your itinerary, incurred after you leave your **home** in Australia, if you missed the scheduled departure of your pre booked cruise due to:

- An accident involving your means of transport provided you have written confirmation from appropriate authority stating full details of the accident;
- The cancellation, delay or diversion of your scheduled transport caused by riot, strike or civil commotion;
- Weather conditions;



- Natural disaster(s).

We Will Not Pay

We will not pay if:

- a) You can claim your additional travel expenses from anyone else.
- b) Cancellations, delays or rescheduling caused by mechanical breakdown or operational requirements of the airline, bus line or rail authority.

22. Cabin Confinement/Loss of Enjoyment

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

If as a result of **injury** or **illness** during your **journey**, you are confined to bed in your cabin or the **cruise vessel's** medical centre for a continuous period of more than 48 hours then we will pay you \$150 for each 24 hour that you continue to be confined.

We Will Not Pay

- a) For the first 48 continuous hours.
- b) If you cannot claim for emergency medical expenses in [section 2- Emergency Medical and Hospital Expenses](#).

23. Missed Port Cover

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

We will pay a \$250.00 for each scheduled port your **cruise vessel** never docks at during your **journey**, which is due to weather conditions or natural disaster.

We Will Not Pay

We will not pay if:

- a) You cannot get a written statement from the cruise company or relevant authority confirming the reason for the missed port; or



- b) You can make a claim on this benefit on anyone else.

24. Formal Attire Cover

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

If during your **journey**, your **formal attire** is stolen, damaged or permanently lost we will pay the lesser of:

- The repair cost; or
- The original purchase price of **formal attire**.

We have the option to repair or reimburse you the original purchase price of **formal attire**.

We Will Not Pay

We will not pay for:

- a) Items left behind in any hotel or motel room after you have checked out or **cruise vessel** cabin after you disembarked or items left behind in any aircraft, ship, train, tram, taxi or bus. This includes any peer to peer services such as Uber or AirBnb.
- b) For loss of or damage to **formal attire** which occurred:
 - while they were left **unsupervised** or **unattended** in a **public place**;
 - while they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while they were being sent unaccompanied or under a freight contract.
- c) The loss or damage **arising** from:
 - any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

You **MUST** report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred, You must prove that you made such report by providing us with a written statement from whoever you reported it to.



25. Formal Attire Delay Allowance

You only have this cover if you have purchased the **cruise pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#)

We Will Pay

We will reimburse you if your **formal attire** is delayed, misdirected or misplaced while on the outward portion of your **journey** for more than 12 hours from the time you boarded the **cruise vessel** and in our opinion, it was **reasonable** for you to purchase or hire alternative **formal attire**.

You must provide us with written confirmation from the **carrier** who was responsible for your **luggage & personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage & personal effects** under [section 24-Formal Attire Cover](#).

We Will Not Pay

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the misplacement, delay or misdirection has occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to the age, wear and tear).

26. Emergency Rescue

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

First Assistance will arrange for your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment if you suffer an **injury** while participating in **winter sports activities**.

We Will Not Pay

- a) We will not pay for any claims **arising** from activities not defined as **winter sports activities**.
- b) We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.
- c) We will not pay for any search and rescue.



27. Ski Pack

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than **Essentials, Medical Only** and **Visitors to Australia**.

We Will Pay

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

You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** or **illness**.

We Will Not Pay

- a) We will not pay for any claims **arising** from activities not defined as **winter sports activities**.
- b) We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

28. Piste Closure

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than **Essentials, Medical Only** and **Visitors to Australia**.

We Will Pay

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

We will pay for either:

- a) The cost of transport to the nearest resort; or
- b) The cost of additional ski passes.

We Will Not Pay

We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.



29. Bad Weather And Avalanche Closure

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre-booked outward or return **journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

We Will Not Pay

- a) We will not pay for any claims **arising** from activities not defined as a **winter sports activities**.
- b) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
- c) We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

30. Winter Sports Equipment Hire

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than [Essentials](#), [Medical Only](#) and [Visitors to Australia](#).

We Will Pay

We will pay for the costs of hiring alternative **winter sports equipment** following:

- a) Accidental loss, theft of, or damage to, your **winter sports equipment** for which a claim has been accepted by us under [section 10- Luggage & Personal Effects](#);
- b) The misdirection or delay, for a period of more than 24 hours, of **winter sports equipment** owned by you.

We Will Not Pay

- a) We will not pay for any claims **arising** from activities that are not a **winter sports activity**.



31. Winter Sports Equipment Excess

You only have this cover if you have purchased the **winter sports pack** which is an option available for all plans other than **Essentials, Medical Only** and **Visitors to Australia**.

We Will Pay

- a) We will reimburse the **winter sports equipment** hire insurance excess or the cost of repairing the equipment, whichever is the lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this **policy**.
- b) This cover does not take the place of the **winter sports equipment** hire insurance and only provides cover for the excess component up to the applicable benefit limit for the plan you have selected.
- c) We will also pay up to \$1,000 for the cost of returning your winter sports hire equipment to the nearest affiliated snow ski hire equipment supplier if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

Pre Existing Medical Condition(s)

This **policy** only covers unforeseen medical events. Many **pre existing medical condition(s)** are not covered.

This section explains which **pre existing medical condition(s)** are covered automatically and how you can purchase cover for **pre existing medical condition(s)** that are not automatically covered.

A **pre existing medical condition(s)** is:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy that is not automatically covered by the **Pregnancy** section on page 44.
- f) Any of the above conditions which are subject of an investigation, even if the condition has not been diagnosed.

Relevant time in respect of:

- a) **Single trip policies** means the time of issue of the **policy**.
- b) **Frequent Traveller policies** means the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever occurs last.

This above definition applies to you, your **travelling companion**, and a **relative** or any other person.

We treat **pre existing medical condition(s)** in one of two ways:

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

Automatically Covered

The **pre existing medical condition(s)** listed in the table below are automatically covered under this **policy** without assessment or additional charge,



provided:

- the condition has been stable for more than 12 months; and
- there is no planned surgery, treatment or specialist review; and
- you have not attended **hospital** for treatment for the condition in the past 12 months.

This **policy** does not cover any routine treatment or management of your approved **pre existing medical condition(s)**; for example, blood test and prescription renewals.

If your condition is listed in the table, but you do not meet these criteria for automatic cover, you **MUST** apply for cover -see [Medical Assessment](#) below.

TABLE OF 35 PRE-EXISTING CONDITIONS

1. Acne	2. Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever.
3. Asthma – provided that you: <ul style="list-style-type: none"> • have no other lung disease; and • are less than 60 years of age at the date of issue of the certificate of insurance. <i>NB: If you have asthma and do not meet the criteria for automatic cover, you MUST declare by doing a medical assessment. .</i>	4. Bell's palsy
5. Benign positional vertigo	6. Bunions
7. Carpal tunnel syndrome	8. Cataracts
9. Coeliac disease (gluten intolerance)	10. Congenital blindness
11. Congenital deafness	12. Dry eye syndrome
13. Diabetes mellitus (Type I & Type II) – provided that you: <ul style="list-style-type: none"> • were diagnosed over 12 months ago, and • have no eye, kidney, nerve or vascular complications, and • do not also suffer from a known cardiovascular disease, and • are under 50 years of age at the date of policy issue. 	14. Epilepsy – provided you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication.
15. Folate deficiency	16. Gastric reflux (heartburn, indigestion)
17. Goitre	18. Glaucoma (increased ocular pressure)
19. Graves' disease	20. Hiatus hernia
21. Hypercholesterolaemia (high cholesterol) - provided you do not also suffer from a known cardiovascular disease.	22. Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease.
23. Hypothyroidism (underactive thyroid), including Hashimoto's disease.	24. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95.
25. Impaired glucose tolerance (glucose intolerance, pre-diabetes), <ul style="list-style-type: none"> • are under 50 years of age at the date of policy issue. 	26. Incontinence
27. Insulin resistance	28. Menopause– provided you do not have osteoporosis.
29. Nocturnal cramps	30. Pernicious anaemia
31. Raynaud's disease	32. Sleep apnoea
33. Trigeminal neuralgia	34. Trigger finger
35. Vitamin B12 deficiency	



Medical Assessment

You MUST declare any other **pre existing medical condition(s)** that is not described above, even if you no longer receive treatment for them and you do not require any additional cover.

How To Tell Us About Or Apply For Cover For A Pre Existing Medical Condition

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. You are not covered unless the condition is noted on your **certificate of insurance**.

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

Pregnancy

We Will Pay

You are covered under the **policy** while you are pregnant:

- for single foetus pregnancies- up to and inclusive of the 24th week of gestation.
- for multiple pregnancies- up to and inclusive of the 19th week of gestation.

If you have had **complications** of this pregnancy you MUST complete medical assessment.

We will assess your application and decide whether and to what extent we can offer you insurance for your pregnancy and/or **journey**. Depending on the circumstances, we may decline to cover you, limit your cover and/or agree to provide cover for an additional premium. Any limitation on cover will be noted on your **certificate of insurance**.

If you have not told us about the circumstances of your pregnancy when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you given us the required information.

We Will Not Pay



In no circumstances will we pay any medical expenses for:

- a) Regular antenatal care;
- b) Childbirth at any gestation; or
- c) Care of the newborn child.

General Exclusions

Exclusions That Apply To All Sections Of The Policy

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment, except as provided under [section 22-Cabin Confinement/Loss of enjoyment](#).
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
7. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
9. Your claim **arises** from 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.

In this clause, **motorcycle** means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

10. Your claim **arises** from 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.
In this clause, **moped** or **scooter** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50 cc. It does not mean or include any dirt bikes.
11. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

In this section:

- '**epidemic**' means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community; and
- '**pandemic**' means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Refer to www.who.int and www.smarttraveller.gov.au for further information on **epidemics** or **pandemics**.

12. Your claim **arises** from, or is associated with, travel to countries or part of a country for which:

- a) i. an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and
- ii. the advice or warning risk rating is 'Reconsider your need to travel' or 'Do not travel' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
- b) the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a) i. and ii. above) that may affect your travel;
and
- c) you did not take appropriate action to avoid or minimise any potential claim under your **policy** (including any delay of travel to the country or part of the country referred to in the relevant advice(s), warnings) and/or mass media statements(s)).

The circumstances to which this exclusion applies, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an **epidemic or pandemic**).

13. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
14. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
15. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
16. Your claim **arises** from, is related to or associated with any **pre existing medical condition(s)**, except as provided under the [Pre Existing Medical Condition\(s\)](#) section on page 42 or in section 12A) [Family Emergency](#), 3) [Resumption Of Journey](#) or 13) [Cancellation Fees And Lost Deposits](#).
17. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, except as provided under the [Pregnancy](#) section on page 44.
18. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
19. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
20. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.
21. Your claim **arises** from, is related to, or associated with, any routine treatment or management of your approved **pre existing medical condition(s)**; for example, blood tests and prescription renewals.
22. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
23. Your claim **arising** from, related to or associated with, planned surgery, treatment, investigation or procedure, or for any yet to be diagnosed conditions.
24. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or you are using it as a nursing, convalescent or rehabilitation place.
25. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment you were on prior to the **journey**.
26. Your claim **arises** from suicide or attempted suicide, physical, mental or emotional exhaustion, including but not limited to jet lag.
27. Your claim **arises** from a sexually transmitted disease.



28. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
29. You received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the government of Australia and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
30. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
31. Your claim **arises** from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
32. Your claim **arises** from you or your **travelling companion** participating in professional sport of any kind.
33. Your claim **arises** because you hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, compete in rugby league or rugby union, go quad biking, go mountaineering or rock climbing using ropes or climbing equipment, go hiking or trekking within an altitude limit above 3500 metres (i.e. Everest base camp), or from professional sport of any kind, or from parachuting or hang gliding.
34. Your claim **arises** because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence recognised in Australia or you were diving under licensed instruction.
35. Your claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

General Conditions

The following conditions apply to all sections.

Other Insurance

If any loss, damage or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one policy, you cannot make a claim under another policy.

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other **Insurer**. If we do, you must give us any information or assistance we reasonably need to do so.

Subrogation

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.



Recovery

Any money we recover from a third party under our right of subrogation will be applied in the following order:

1. to us for administration and legal costs **arising** from the recovery and for an amount equal to the amount we pay you under the **policy**;
2. to you for your uninsured loss (less your **excess**)
3. to you for your **excess**.

Once we have paid your total loss, we will keep any money left over.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

Business Travellers- GST

If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may incur liability for GST when we pay your claim.

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

Jurisdiction And Choice Of Law

This **policy** is governed by laws of New South Wales, Australia. If you purchase the **policy**, you agree to submit to the exclusive jurisdiction of the Courts of that State.

The **Insurer** agrees that:

- In the event of a dispute **arising** under this **policy** it will at your request, 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;
- any summons notice or process to be served on the **Insurer** may be served on Lloyd's General Representative in Australia, Level 9, 1 O'Connell Street, SYDNEY NSW 2000, who has authority to accept service and to enter an appearance on the **Insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **Insurer's** behalf;
- if a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

Several Liability

When certain underwriters at Lloyd's of London underwrite this policy, it means that the obligations of each subscribing **Insurer** under the contract of insurance is several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurers** are not responsible for the subscription of any co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations.



Making A Claim

This part of the PDS explains what you need to do if you need to make a claim or want to make a complaint.

First Things First

If an event occurs which you think might be covered by the **policy**, you need to take some action right away:

1. for claims under [section 1- Overseas Emergency Medical Assistance](#), [section 2- Overseas Emergency Medical and Hospital Expenses](#), notify First Assistance as quickly as possible. First Assistance's contact details are on the back cover. In some cases, we may refuse to pay your claim if you don't notify them.
2. you must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
3. report loss or theft of your **luggage & personal effects** to the police immediately and obtain written evidence of your report.
4. report damage or misplacement of your **luggage & personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
5. do everything you can to reduce your loss as much as possible.
6. keep evidence of the value of any property insured or the amount of any loss you sustain- you'll need to provide this to us when you submit your claim.

How To Make A Claim

Step 1- Submit Your Claim

If you need to make a claim on the **policy**, it is important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

- call us on 1300 369 883
- email us at claims@1cover.com.au

When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

Step 2- Provide Supporting Documents

You must give us any information we reasonably ask to support your claim at your expense, such as but not limited to police reports, valuations, detailed



repair quote from an authorised repairer, medical reports, original receipts or proof of purchase and ownership. You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

Step 3- Claim Assessment

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision. Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied we'll let you know in writing and give you our reasons.

Step 4- Claim Acceptance

If your claim is accepted, we'll pay the amount due to you in Australian dollars. We'll pay this to you unless you ask us to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by you.

Importantly:

- where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- depreciation will be applied to claims for **luggage & personal effects** at the rate we determine appropriate.
- if you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:
 - a) the claim is covered by the **policy**; and
 - b) you claim against the other person first.

Got A Complaint?

If you have any concerns about the **policy** or our services, refer to our [Complaints Procedures](#) on page 59.

 **DEFINITIONS**

Definitions

Where used in this document, the following words and phrases have the meaning below.

- **1Cover** means 1Cover Pty Limited ABN 91 105 954 265, AR 269304, an authorised representative of **Coffre-Fort** Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457.
- **'Appropriate supervision'** means under supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity undertaken.
- **'Arise', 'arises' or 'arising'** means directly or indirectly **arising** or in any way connected with.
- **'Bicycle'** means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or battery.
- **'Certificate of insurance'** means the certificate of insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.
- **'Carer'** means a person who provides personal care, support or assistance to another individual in need of support due to disability, medical condition, including terminal or **chronic illness** or is frail and aged.
- **'Chronic'** means a medical condition that has been (or is likely to be) present for three months or longer.
- **'Complications'** means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.
- **'Cruise pack'** includes emergency medical and hospital cover, medical evacuation-ship to shore/mass land, pre paid shore excursions cancellation, missed cruise departure, cabin confinement and missed port cover.
- **Cruise vessel** is a large ship that carries people on voyages for the purpose of leisure travel, typically but not limited to docking temporarily at several ports and places.
- **'Departure point'** means the station, airport, port, terminal or motor vehicle agency from where you are scheduled to board your mode of transport or collect your **rental vehicle** to commence your travel.
- **'Dependant'** means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the **journey**, and are named on the **certificate of insurance**.
- **'Excess'** means the amount which you must first pay for each claim **arising** from any one event before a claim can be made under your **policy**.

- **'Family'** means you, your spouse or partner and your **dependants** who are named on the **certificate of insurance**.
- **'Formal Attire'** means dinner suit, dress shirt, evening gown, cocktail dress or other items of clothing which are required for formal dining. This does not include jewellery.
- **'Full time job'** means full time permanent employment in Australia of at least 30 hours per week.
- **'Heli -skiing'** means downhill skiing or snowboarding from locations accessed by helicopter.
- **'High value items'** means **luggage & personal effects** excluding jewellery, **bicycles**, watches and watercraft (other than surfboards) that you have purchased additional cover for and that are listed on your **certificate of insurance** with a nominated sum insured.
- **'Home'** means the place where you normally live in Australia.
- **'Hospital'** means an established **hospital** registered under any legislation that applies to it, that provides in-patient medical care.
- **'Ill'** or **'illness'** means a medical condition, not being an **injury**, which first occurs during your period of cover.
- **'Injure'** or **'injured'** or **'injury'** means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any **illness** or disease.
- **'Insurer'** means Certain Underwriters at Lloyd's.
- **'Journey'** means your journey from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**. **Journeys** that involve travel solely within Australia will only be covered when you are more than 50 kilometers from your **home**.
- **'Luggage & personal effects'** means any personal items owned by you and that you take with you or buy on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, **bicycles**, drones, passports, business samples or items that you intend to trade.
- **'Medical adviser'** means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certifications in the country in which they are currently practising.
- **'Mental illness'** means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders

- and addictive behaviours.
- **'Off- piste'** means areas within the boundaries of a ski resort that are not:
 - groomed terrain; or
 - marked slopes; or
 - trails that are open, maintained, monitored and patrolled by the ski resort.
 - **'Overseas'** means in any country other than Australia.
 - **'Policy'** means your travel insurance **policy** with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the **policy**.
 - **'Pre existing medical condition(s)'** is:
 - a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
 - b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
 - c) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
 - d) Any condition for which you have undergone surgery in the past 12 months; or
 - e) Pregnancy that is not automatically covered by the **Pregnancy** section on page 44.
 - f) Any of the above conditions which are subject of an investigation, even if the condition has not been diagnosed.

This definition applies to you, your **travelling companion**, and a **relative** or any other person.

- **'Reasonable'** means for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.
- **'Reciprocal health care agreement'** means an agreement between the Government of Australia and the government of another country where **Australian residents** are provided with subsidised essential medical treatment. (Please visit www.humanservices.gov.au for details).
- **'Relative'** means for the purposes of this **policy**, your or your **travelling companion's** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.
- **'Relevant time'** in respect of:
 - a) single trip **policies** mean the time of issue of the **policy**.
 - b) frequent traveller **policies** mean the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever

- occurs last.
- **'Rental vehicle'** means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.
 - **'Table of benefits'** means the table of benefits on page 5 which summarises the cover provided by the **policy** and any limits that apply to each benefit.
 - **'Totally lost'** means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.
 - **'Travelling companion'** means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.
 - **'Unattended'** means but not limited to, when an item is not on your person at the time of loss, left with a person other than your **relative** or **travelling companion**, left in a position where it can be taken without your knowledge including on the beach or beside the pool when you swim, leaving it a distance where you are unable to prevent it from being unlawfully taken.
 - **'We', 'Our' and 'Us'** means **Insurer** who deals with you through **1Cover**.
 - **'Winter sports activities'** means the following amateur activities that do not involve any form of racing, acrobatics, jumping, aerial, stunting or freestyle:
 - skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries;
 - skiing or snowboarding **off-piste** (but not backcountry);
 - **heli-skiing**;
 - snowcat skiing;
 - cross country skiing on groomed and marked trails;
 - glacier walking with hiking equipment under **appropriate supervision**;
 - snow shoeing on groomed and marked trails;
 - snowmobile riding on groomed and marked trails under **appropriate supervision**;
 - ice sailing.
 - **'Winter sports equipment'** means skis, poles, boots, bindings, snowboards or ice skates.
 - **'Winter sports pack'** includes emergency rescue, ski pack, piste closure, bad weather & avalanche closure, winter sports hire equipment and winter sports equipment excess.
 - **'You' and 'Your'** means the person(s) whose name(s) are set out on your **certificate of insurance**.



FINANCIAL SERVICES GUIDE

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Financial Services Guide

This Financial Services Guide (FSG) describes the financial services provided by 1Cover and is designed to assist you to decide whether to use these services. It contains information about the types of financial services 1Cover can offer you, how 1Cover and others are remunerated in relation to those services, any potential conflict of interest 1Cover may have, 1Cover's internal and external dispute resolution procedures and how you can access them, arrangements 1Cover has in place to compensate clients for losses, and how we manage complaints.

About Us

Your **policy** is underwritten by Certain Underwriters at Lloyd's (the **Insurer**).

The **Insurer** has appointed **Coffre-Fort** Pty Ltd ABN 66 125 358 518, AFS License No. 472457 to issue, vary, renew or cancel **policies** and to handle and settle claims on the **Insurer's** behalf. **1Cover Pty Ltd**, ABN 91 105 954 265, is an Authorised Representative of **Coffre-Fort** Pty Ltd to deal in general insurance products and provide General Advice on travel insurance products.

1Cover is located on Level 11, 307 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.

Remuneration And Associations

How We Are Paid

The premium including all Government taxes and duties for the policy is payable by You to 1Cover.

1Cover is paid 0-35% (inc GST) of the premium paid for the **policy** for our costs of issuing the **policy**.

General Advice

1Cover can provide you with General Advice about the financial services product it arranges. General Advice does not take into account your particular circumstances, objectives or needs. You should carefully read the Product Disclosure Statement (PDS) to decide if the product meets your needs, objectives and financial circumstances before making a decision to purchase the insurance product.

Who We Pay

If you are referred to **1Cover** by one of our referral partners, **1Cover** will pay that person a referral fee of up to 17.5% of the premium we receive.

1Cover's employees and representatives receive an annual salary and may earn a bonus or other incentives.

1Cover is part of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

Professional Indemnity Insurance

Coffre-Fort has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by **1Cover** and our representatives after they cease working for us.



Complaints

We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know. If your complaint is about a travel insurance policy, claim, or the customer service we provide, please call us on 1300 369 883 or email details of your complaint to customersolutions@1cover.com.au.

We'll acknowledge your complaint and attempt to resolve it within 15 business days, if we have all necessary information and have completed any investigation required. If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

In the unlikely event that this doesn't resolve the matter or you are not satisfied with the way your complaint about this **policy** has been dealt with, you can contact the **insurer** directly at

Lloyd's Australia Limited
Level 9, 1 O'Connell Street
SYDNEY NSW 2000
Telephone: + 61 2 9223 0752
Facsimile: + 61 2 9223 1466
Email: ldraustralia@lloyds.com

If your complaint remains unresolved after this process or you haven't received a written response within 45 calendar days, you can refer the matter to the Financial Ombudsman Service Limited (FOS). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference. You can contact FOS through www.fos.org.au or

GPO BOX 3
MELBOURNE VIC 3001
Telephone: 1300 780 808
Facsimile: + 61 3 9313 6399
Email: info@fos.org.au

Privacy

1Cover and the **Insurer** are committed to ensuring the privacy and the security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims.

We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim.

If you provide us with information about someone else you must obtain their consent to do so.

When issuing and administering your insurance, **1Cover** will provide your information to the **Insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but **reasonable** steps will be taken to ensure that they comply with privacy legislation.

1Cover has a privacy policy containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone 1300 368 344 or email info@1cover.com.au.

In providing your personal information, you consent to its collection and use as outlined above.



Contact Us

You can contact **1Cover** at any time using the [Contact Details](#) on the back cover.

SALES ENQUIRIES

☎ 1300 126 837 (within Australia)

🌐 (+) 61 2 8015 6392 (from overseas)

✉ info@1cover.com.au

📍 Level 11, 307 Pitt Street

Sydney 2000 NSW Australia

INTERNATIONAL NUMBERS

UK: Toll Free: 0808 178 5380

New Zealand: Toll Free: 0800 192 742

Thailand National: Toll Free: 1800 011 857

USA: Toll Free: 1855 912 3443

Indonesia: Toll Free: 0803 061 2053

CLAIM ENQUIRIES

1300 369 883 (within Australia)

24 HOUR EMERGENCY ASSISTANCE

(+) 61 2 8015 6261



This travel insurance is insured by certain underwriters at Lloyd's (the insurer). 1Cover issues the policy to you and handles claims as an agent of the insurer.

UMR B6060039247012016

Coverholder at **LLOYD'S**