

Combined

Product Disclosure Statement

and

Financial Services Guide

Travel with us.

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Combined

Product Disclosure Statement^{and} Financial Services Guide

Important contact numbers

Emergency claims	+61 2 8256 1794 (reverse charges if outside Australia)
General claims enquiries	+61 2 8256 1794
Sales and support	+61 1300 264 827

Travel with Us Travel Insurance is issued by YourCover Pty Ltd (ABN: 35169038466 AFSL: 461299), Coverholder at Lloyd's Level 5, 320 Adelaide St, Brisbane Qld. 4000, www.yourcover.com.au. Telephone: (07) 3010 9746.

Travel with Us Travel Insurance is arranged and administered through Insured by Us Pty Limited (IBU) (ABN 84 604 520 952 Authorised Representative of YourCover. AR No. 1008379), Level 5, 63 York St, Sydney 2000.

Date prepared: 27th April 2018

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Things you should know up front

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to help You consider whether Travel with Us Travel Insurance is right for You by describing the benefits and features of the Policy and by setting out the terms, conditions, limits and exclusions of the cover. You should read the PDS before purchasing this insurance. Your Policy is made up of this PDS, the Certificate of Insurance and any other change to the terms of the Policy otherwise advised by Us in writing (such as an endorsement) which may vary or modify the above documents. Together they form Our agreement with You. All benefits are subject to the Policy terms, conditions, exclusions and limits of cover described in this PDS.

Certificate of Insurance

When You purchase Travel Insurance with Travel with Us You will be issued with a Certificate of Insurance. The Certificate of Insurance forms part of Your Policy.

It will, amongst other things, detail the insured travellers and Dependants, the type of Policy You have purchased, Your destination and dates of travel, any optional benefits selected by You, the premium, and any variations to the standard terms and conditions that apply specifically to You or Your Policy.

Who can purchase this Policy?

Cover is only available if:

- You are an Australian citizen, or holder of a valid Australian permanent residency visa, permanently residing at an Australian address and who holds a current Australian Medicare card which is not a visitor Medicare card; and
- You purchase Your Policy before You commence Your Journey; and

- Your Journey commences and ends in Australia; and
- You meet the following age limits:
 - Comprehensive or Basic Policy: at the time of purchase You are not more than 79 years old;
 - Annual Multi-Trip Policy: at the time of purchase You are not more than 75 years old.

How to get the most out of Your Policy

Step 1: Select the level of cover that is right for You

Before You purchase a Policy You should (and We rely on You to) read the full PDS to understand the Policy's features, limitations, exclusions, benefits and risks. Here are some specific things You may find helpful:

- **"Policy options"** on page 25 summarises the cover available. The amount of each benefit in the Table of Benefits is for all claims combined under that section. Sub-limits may apply. For example, the most We will pay for a single item of Luggage and Personal Effects is \$750 even though the combined limit for all Luggage and Personal Effects claims is higher.
- **"YourCover"** on pages 42 to 60 explains the benefits in greater detail, including a description of the limitations and any exclusions specific to each benefit.
- **"Sports and leisure activities"** on pages 18 to 19 explains how We treat certain activities You may participate in while travelling.
- **"Optional benefits"** on pages 23 and 24 describes additional cover available for Winter Sports, and the option to eliminate Your Excess.
- Following the description of each benefit is a list of the circumstances when **"We will not pay"** on pages 42 to 60. These are the limits and exclusions specific to that particular benefit.
- **"General exclusions that apply to all sections"** on pages 61 to 66 lists the exclusions that apply to all parts of the Policy. Note that these include additional exclusions specific to medical conditions and sports and leisure activities.
- **"Pre-Existing Medical Conditions"** on pages 19 to 23

describes how Pre-Existing Medical Conditions affect YourCover. Note that there are 43 Pre-Existing Medical Conditions that may be automatically covered. There are also medical-related general exclusions on pages 64 to 65.

- **“Pregnancy”** on pages 22 to 23 describes how pregnancy affects YourCover. Generally, if You are pregnant there are limitations and exclusions to cover and in some instances You will not be covered at all. There are however, certain benefits that apply even if You are pregnant.
- **“Policy options”** on pages 25 to 26 describes Our Basic and Comprehensive Policies. If You frequently travel on Journeys of 30 days or less You may want to consider Our Annual Multi-Trip Policy.
- If You are travelling on an Australian cruise or travelling only within Australia You should closely review the section **“Special destinations”** on pages 26 to 27.
- **“Important Matters”** on pages 30 to 35 contains important information about Your Duty of Disclosure, Your “cooling off” period, Our Privacy Policy, Our internal dispute resolution process and more.
- **“Words with special meaning”** on pages 36 to 41 is a list of important words in the Policy that have special meanings that may be different to Your understanding. They start with a capital letter.

Step 2: When You are travelling

To get the most out of Your Policy when You are travelling, remember that:

- If You have an emergency You can call Us anytime 24 hours a day, 7 days a week on +61 2 8256 1794 (reverse charges if outside Australia).
- If You need to make a non-emergency claim call Us on +61 2 8256 1794. Our hours are 9am to 5pm Monday to Saturday inclusive.
- If You have any general questions, phone Us on +61 1300 264 827. Our hours are 8:30am to 5:00pm weekdays.
- You must take all care to protect Your possessions. There are times when We will not pay if You have not looked after Your Luggage and Personal Effects. For example, We will not pay if You transport Your jewellery, computer or certain other items in the cargo hold of the airplane or other modes

of transportation. Similarly, We will not pay if Your items are left unattended in a Public Place or in a motor vehicle overnight. This is not a complete list of times when We will not pay if You do not protect Your possessions. See Section 11.2 on page 54 for other ways You must protect Your possessions.

- **If something is stolen from You**, You must report the theft 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 theft occurred. You must prove that You made a report by providing Us with a written statement from whoever You reported it to. Note that even if You have made a police report We will not pay a claim if You have not taken all care to protect Your possessions.
- **You can extend Your Basic and Comprehensive Policy** by phoning Us at least two business days before Your Policy expires. Your Annual Multi-Trip Policy may be automatically extended. See “**Extension of cover**” on page 28 for details.

Summary of cover

Table of Benefits

The Table of Benefits on page 11 to 25 is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply.

Each of the benefit amounts set out below is the maximum for that benefit that We will pay per Journey for all claims combined for each person insured under the Policy including all of their named Dependants.

Example 1: Taking the sub-limits into account, if an insured person on a Comprehensive Policy were to suffer the covered loss of new items of the example Luggage and Personal Effects the claim would be settled as follows:

Item	Value	Covered	Explanation
Laptop	\$2,500	\$2,500	Full value
Shoes	\$500	\$500	Full value
Smart phone	\$1,200	\$1,000	Sub-limit
Necklace	\$1,000	\$750	Sub-limit
Cash	\$500	\$250	Sub-limit
Total	\$5,700	\$5,000	

Note that there are Excesses applied per person, per claim as detailed below and in the “**YourCover**” section on pages 42 to 60.

Example 2: If an insured person has two Dependants covered by the Policy the most that We will pay for all Luggage and Personal Effects claims combined for this group is \$10,000 under the Comprehensive and Annual Multi-Trip Policies. If each person claims for the same event, the total Excess would be $\$100 \times 3 = \300 .

Policy Options

Section	Benefit	Basic	Comprehensive	Annual Multi-Trip	Excess	Summary of benefit
1	Overseas emergency medical assistance	Unlimited	Unlimited	Unlimited	\$100 per person, per claim	Access to a specialist Medical Advisor, guarantees to foreign Hospitals, arrangement of medical transfers and repatriation if necessary.
2	Overseas emergency medical Hospital expenses	Unlimited	Unlimited	Unlimited	\$100 per person, per claim	Cover for Overseas Hospital, medical, surgical, nursing, ambulance and emergency dental expenses. *Emergency dental treatment up to maximum amount of \$500 per person.
3	Cancellation fees and lost deposits	\$5,000*	\$12,000*	\$12,000*	\$100 per person, per claim	Cover up to the stated benefit amount if Your Journey has to be re-arranged or cancelled.

* Sub-limits apply to this benefit.

Policy Options				
Section	Benefit	Basic	Comprehensive	Annual Multi-Trip
				Excess
				Summary of benefit
4	Additional expenses	x	\$12,000*	\$100 per person, per claim
				Cover up to the stated benefit amount for additional accommodation and transportation expenses as a result of certain events including Sickness, Injury, Natural Disasters and strikes. Also covers the cost of resuming Your Journey if You have to return Home to Australia early as a result of the Sickness or disabling Injury of Your Travelling Companion or close Relative.
5	Hospital cash allowance	x	\$5,000	Nil
				\$50 per day up to the stated benefit amount to cover the cost of miscellaneous expenses after You have been Hospitalised Overseas for at least 48 hours.
6	Accidental death	x	\$12,000	Nil
				Benefit payable if You die due to an Injury sustained during Your Journey.
7	Permanent disability	x	\$25,000	Nil
				Benefit payable if, due to an Injury sustained during Your Journey, You suffer total loss of sight in one or both eyes or total loss of the use of a limb.

* Sub-limits apply to this benefit.

Section	Benefit	Policy Options			Excess	Summary of benefit
		Basic	Comprehensive	Annual Multi-Trip		
8	Loss of income	x	Maximum 26 weeks up to \$10,000	Maximum 26 weeks up to \$10,000	Nil	If, due to an Injury sustained during Your Journey, You are completely unable to work on Your return to Australia, this benefit will reimburse Your lost income up to \$10,000 calculated at up to \$400 per week subject to a maximum 26 weeks of disablement commencing after the first 30 days from the date You return to Your Home.
9	Travel documents, credit card & travellers cheques	x	\$5,000	\$5,000	\$100 per person	Cover up to the stated benefit amount for the cost of replacing travel documents, credit cards and travellers cheques lost or stolen on the Journey, and for Your legal liability Arising from their illegal use. You must however comply with all the conditions of the issue of the document prior to and after the loss or theft.
10	Theft of cash	x	\$250	\$250	\$100 per person, per claim	Cover up to the stated benefit amount for cash, bank or currency notes, postal or money orders stolen from Your person.

Policy Options				
Section	Benefit	Basic	Comprehensive	Annual Multi-Trip
				Excess
	Summary of benefit			
11	Luggage and Personal Effects	\$5,000*	\$10,000*	\$100 per person, per claim
	Cover for lost, stolen or damaged Luggage and Personal Effects. Note that there are circumstances where cover is excluded. Cover amount is for all claims combined. There are sub-limits between \$750 and \$3,000 for individual items. Some items are not covered.			
12	Luggage and Personal Effects delay expenses	x	\$750	Nil
	If all Your Luggage and Personal Effects are delayed by a Carrier during the Journey for more than 12 hours We will pay You up to \$375 for essential emergency items of clothing and toiletries You purchase whilst on Your Journey. This limit will be doubled if You still have not received Your Luggage after 72 hours.			
13	Travel delay expenses	x	\$2,000	Nil
	Cover up to the stated benefit amount at \$200 per day for additional accommodation expenses if Your scheduled transport is delayed over 6 hours.			

* Sub-limits apply to this benefit.

Policy Options				
Section	Benefit	Basic	Comprehensive	Annual Multi-Trip
				Excess
Summary of benefit				
14	Special events	x	\$5,000	\$100 per person, per claim
Cover up to the stated benefit amount for the Reasonable additional cost of using alternative transport to arrive at Your special event on time.				
15	Personal liability	\$1 million	\$2 million	\$100 per person, per claim
Cover up to the stated benefit amount for personal legal liability if Your negligent act or omission during the Journey causes bodily Injury or damage to property of other persons. This does not include liability from Your work or from operating any kind of vehicle.				
16	Rental Vehicle insurance Excess	x	\$5,000*	\$100 per person, per claim
Cover up to the stated benefit amount for any Rental Vehicle insurance Excess You become liable to pay as a result of damage to, or theft of, a Rental Vehicle, whilst in Your control during the Journey.				

* Sub-limits apply to this benefit.

Policy Options				
Section	Benefit	Basic	Comprehensive	Annual Multi-Trip
17	Pet care	x	\$500	\$500
				Excess
				Nil
Optional benefit	Winter Sports	You can choose to cover Winter Sports activities by purchasing the optional Winter Sports benefit. Winter Sports is defined in the Policy and includes recreational skiing and snowboarding. Note below however that not all winter or snow-related activities (such as ski or snowboard fun parks) are covered even if You purchase the Winter Sports benefit.		
Optional benefit	Excess Removal	You can choose to remove all Excesses referred to in the Policy by purchasing the optional Excess Removal benefit.		
				Summary of benefit
				Cover for up to the stated benefit amount at \$25 per day for the boarding or Your dog or kennelling of Your cat if Your Journey is delayed.

Sports and leisure activities

You are covered for most sports and leisure activities provided You act in a Reasonable way to protect Yourself. This includes untimed recreational cycling activities.

However You are not covered for:

- Winter Sports unless You have purchased the optional Winter Sports benefit;
- Any of the following winter or snow related activities even if You have purchased the optional Winter Sports benefit: ski/snowboard racing (including training); ski/snowboard acrobatics, freestyle skiing/snowboarding, ski/snowboard fun parks, ski/snowboard jumping or stunting; off-piste skiing/snowboarding without a professional snow sport instructor/guide; cross-country skiing outside of a designated cross country ski route; bobsleighbing; parascending (over snow);
- Being in control of a Motorcycle, Moped or Scooter without a current Australian Motorcycle or driver licence;
- Travelling as the passenger on a Motorcycle, 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;
- Driving or being driven in a Recreational All-Terrain Vehicle unless You are under the direct supervision of a properly licensed recreational organisation and are obeying all relevant safety codes and are wearing protective gloves and a Motorcycle rider's helmet;
- Hunting;
- Open Water Sailing;
- Polo;
- Mountaineering or rock climbing using ropes or climbing equipment (other than for hiking);
- Professional sport of any kind;
- Parachuting, hang gliding or paragliding;
- Flying including ballooning other than as a passenger in a licensed aircraft operated by an airline or charter company;
- Diving underwater using an artificial breathing apparatus unless You hold an open water diving licence issued in

Australia or You were diving under licensed instruction.

Also read the **“General exclusions that apply to all sections”** on pages 61 to 66.

Note that it is a condition of cover for all activities that You act in a Reasonable way to protect Yourself. The best way that You can do this is to enjoy Your activities with a properly licensed outdoor pursuits or sports organisation and to follow their instructions.

Pre-Existing Medical Conditions

Claims Arising from Pre-Existing Medical Conditions are excluded under the Policy unless the condition is one of the qualifying **“Automatically Covered Pre-Existing Medical Conditions”** listed in this section. You should carefully read this entire section to determine whether cover is provided for a condition You have or have had. The cover under Automatically Covered Pre-Existing Medical Conditions is subject to other terms and conditions, limitations and exclusions of the Policy.

What is a Pre-Existing Medical Condition?

“Pre-Existing Medical Condition” means in respect of any time prior to Policy purchase (and in the case of an Annual Multi-Trip Policy each subsequent journey):

- An ongoing medical or dental condition of which You are aware, or related complication You have, or the symptoms of which You are aware;
- A medical or dental condition that is currently being or has been investigated or treated by a health professional (including dentist or chiropractor);
- Any condition for which You take prescribed medicine;
- Any condition for which You have had surgery; or
- Any condition for which You see a medical specialist.

The above definition applies to You, Your Travelling Companion, a Relative or any other person.

Automatically Covered Pre-Existing Medical Conditions

The following Automatically Covered Pre-Existing Medical Conditions qualify for cover under this Policy, provided that:

- You have not been Hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the commencement of the Policy;

and

- Your medications for that condition have remained unchanged for at least six months.
1. Acne;
 2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever;
 3. Asthma, providing that You:
 - a. Have no other lung disease, and
 - b. Are less than 60 years of age at the date of Policy purchase;
 4. Bell's Palsy;
 5. Benign Positional Vertigo;
 6. Bunions;
 7. Carpal Tunnel Syndrome;
 8. Cataracts;
 9. Coeliac Disease;
 10. Congenital Blindness;
 11. Congenital Deafness;
 12. *Diabetes Mellitus (Type I), providing You:
 - a. Were diagnosed over 12 months ago, and
 - b. Have no eye, kidney, nerve or vascular complications, and
 - c. Do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
 - d. Are under 60 years of age at the date of Policy purchase;
 13. *Diabetes Mellitus (Type II), providing You:
 - a. Were diagnosed over 12 months ago, and
 - b. Have no eye, kidney, nerve or vascular complications, and
 - c. Do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia;

14. Dry Eye Syndrome;
15. Epilepsy, providing there has been no change to Your medication regime in the past 12 months;
16. Folate Deficiency;
17. Gastric Reflux;
18. Goitre;
19. Glaucoma;
20. Graves' Disease;
21. Hiatus Hernia;
22. *Hypercholesterolaemia (High Cholesterol), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
23. *Hyperlipidaemia (High Blood Lipids), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
24. *Hypertension (High Blood Pressure), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
25. Hypothyroidism, including Hashimoto's Disease;
26. Impaired Glucose Tolerance;
27. Incontinence;
28. Insulin Resistance;
29. Iron Deficiency Anaemia;
30. Macular Degeneration;
31. Meniere's Disease;
32. Migraine;
33. Nocturnal Cramps;
34. Osteopaenia;
35. Osteoporosis;
36. Pernicious Anaemia;
37. Plantar Fasciitis;
38. Raynaud's Disease;
39. Sleep Apnoea;

40. Solar Keratosis;
41. Trigeminal Neuralgia;
42. Trigger Finger;
43. Vitamin B12 Deficiency.

* Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If You have a history of cardiovascular disease, and it is a Pre-Existing Medical Condition, cover for these conditions are also excluded.

Any Other Pre-Existing Medical Conditions Not Listed Above

All claims Arising from any Pre-Existing Medical Condition that does not qualify above as an Automatically Covered Pre-Existing Condition are excluded under this Policy.

Pregnancy

Pregnancy is a pre-existing condition and is not automatically covered. Please read this section carefully if You are pregnant as there are important limitations to the benefits You are eligible to receive.

Cover when You are pregnant

We will pay for unexpected serious Complications of pregnancy and childbirth that occur:

- Up to the 26th week of pregnancy if You are pregnant with a single child; or
- Up to the 19th week of pregnancy if You are pregnant with twins or multiple children.

Cover is subject to the “Exclusions related to pregnancy” described below and all other applicable terms and conditions, exclusions and limitations of the Policy.

Exclusions related to pregnancy

We will not pay any claim or loss directly or indirectly related to or Arising from:

- Childbirth at any stage of pregnancy (this means that if You deliver Overseas there is no cover for costs related to the birth); or
- The health or care of a newborn child whatever the

proximate cause of the claims is (this means that if You deliver Overseas for any reason, including premature birth, there is no cover for costs related to caring for the child or children); or

- Your pregnancy or the pregnancy of any other person after the:
 - 26th week of pregnancy with a single child; or
 - 19th week of pregnancy with twins or multiple children; or
- Your pregnancy at any gestation or the pregnancy of any other person at any gestation:
 - Where the conception was medically assisted (including hormone therapy and IVF); or
 - Where there have been complications of this pregnancy or complications of Your health that You have been advised may adversely affect this pregnancy; or
 - Where there have been complications of any previous pregnancy; or
- Antenatal care.

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 pregnancy outcome.

Optional Benefits

Winter Sports

By paying an additional premium You can extend YourCover to include the following activities:

- Recreational skiing and snowboarding;
- Big foot skiing and snowboarding;
- Cat skiing and snowboarding;
- Cross-country skiing and snowboarding (along a designated cross country ski route only);
- Glacier skiing and snowboarding;
- Heli-skiing and snowboarding (provided by a commercial operator and available to the general public only);

- Ice hockey (not competitive);
- Ice skating;
- Lugeing (on ice) (provided by a commercial operator and available to the general public only)
- Mono skiing;
- Off-piste skiing or snowboarding with a professional snow sport instructor/guide;
- Snowmobiling;
- Tobogganing.

Even if You have purchased the Winter Sports option, We will not pay any claim or loss:

- Related to ski/snowboard racing (including training); ski/snowboard acrobatics, freestyle skiing/snowboarding, ski/snowboard fun parks, ski/snowboard jumping or stunting; off-piste skiing/snowboarding without a professional snow sport instructor/guide; cross-country skiing outside of a designated cross country ski route; bobsleighbing; parascending (over snow);
- If You ski or snowboard in violation of the regulations published by the ski resort;
- If You are racing; or
- If You are participating in a professional capacity.

If You have purchased this optional benefit Winter Sports will be listed on Your Certificate of Insurance.

The “**General exclusions that apply to all sections**” on pages 61 to 66 also apply if You purchase the Winter Sports option.

Personal Effects cover

Your Luggage and Personal Effects are automatically covered for up to the standard item limits shown in section 11.1 on page 54.

Excess Removal

If You have purchased this optional benefit it will be listed on Your Certificate of Insurance.

Policy options

Types of Policies available

The table below and information is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply to each Policy option.

Benefit	Basic Policy		Annual Multi-Trip Policy
Worldwide and domestic Journey options	✓	✓	✓
Extra benefits	✗	✓	✓
Maximum Journey up to 70 years old at the time of Policy purchase	365 days	365 days	30 days any one trip
Maximum Journey length for insureds between 71 and 79 years old (75 years old for Annual Multi-Trip Policy) at the time of Policy purchase	185 days	185 days	30 days any one trip
Age limit at the time of Policy purchase	Not more than 79 years old	Not more than 79 years old	Not more than 75 years old
Cover for multiple Journeys	✗	✗	✓

Basic

Our Basic Policy provides cover for:

- The benefits listed under Basic in the Table of Benefits on pages 11 to 17;
- Worldwide or domestic Journeys;
- Dependants (who are travelling with You for 100% of the Journey) at no extra charge ;
- Journeys up to 365 days for travellers up to 70 years old (at the time of Policy purchase), and 185 days for travellers between 71 years and 79 years (at the time of Policy purchase). Cover not available for travellers more than 79 years old (at the time of Policy purchase).

Comprehensive

Our Comprehensive Policy covers:

- The benefits listed under Comprehensive in the Table of Benefits on pages 11 to 17 (with more extensive cover than the Basic cover);
- Certain benefits with increased limits;
- Worldwide or domestic Journeys;
- Dependants (who are travelling with You for 100% of the Journey) at no extra charge;
- Journeys up to 365 days for travellers not yet 71 years old (at the time of Policy purchase), and 185 days for travellers between 71 years and 79 years (at the time of Policy purchase). Cover not available for travellers more than 79 years old (at the time of Policy purchase).

Annual Multi-Trip

Our Annual Multi-Trip Policy covers:

- The benefits listed under Annual Multi-Trip in the Table of Benefits on pages 11 to 17;
- Worldwide or domestic Journeys;
- Accompanying spouse (including someone legally recognised in Australia as Your de facto partner) and any Accompanying Dependants ("Accompanying" is defined as travelling with the insured person for 100% of the Journey);
- Journeys up to 30 days for travellers up to 75 years old (cover not available for travellers 76 years or older).

Note that Annual Multi-Trip cover is re-instated on the completion of each Journey.

Special destinations

The following is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply.

Travel on cruise liners

Travellers on cruise liners can select any of the Policy cover options. However, it is important that You specify the right destination when You purchase the Policy.

If You are visiting any Overseas ports during Your cruise, then at the time You purchase Your Policy You must list each country You will visit. When You receive Your Certificate of Insurance check that each country is listed.

If You are visiting only Australian ports during Your cruise, then at the time You purchase Your Policy You must specify “Australian Cruise” as Your destination. When You receive Your Certificate of Insurance check that “Australian Cruise” is listed. This will distinguish Your Journey from an Australia-only Journey that is not a cruise and will provide You cover for certain medical expense, transfer and repatriation benefits that You may need if You are Injured or become Sick and You have to be treated on-board while on a cruise ship with foreign registry or at an Overseas Hospital if that happens to be the nearest medical facility.

If You select Australia as Your destination instead of “Australian Cruise” You will not be covered for any on-board medical expenses, any Overseas medical expenses, or for the cost of any transfer to or repatriation from the Overseas Hospital.

Travelling only within Australia

Only certain sections of cover are available when You travel within Australia. Provided that Your destination is at least 200km from Home, You have the cover under the specified sections below under each of the Basic, Comprehensive and Annual Multi-Trip policies:

- **Section 3:** Cancellation fees and lost deposits
- **Section 4:** Additional expenses
- **Section 6:** Accidental death
- **Section 11:** Luggage and Personal Effects
- **Section 13:** Travel delay expenses
- **Section 15:** Personal liability
- **Section 16:** Rental Vehicle insurance Excess

There is no cover under any Policy if Your destination is less than 200km from Home.

Period of Insurance

The period You are insured for is set out in the Certificate of Insurance and varies depending on the length of Your Journey and the Policy type that You have purchased.

Basic and Comprehensive Policies

- The cover for Cancellation fees and lost deposits (Section 3) begins from the time the Policy is issued.

- Cover for all other sections begins on the date of departure as stated on Your Certificate of Insurance.
- Cover ends when You return to Your Home or on the date of return set out on Your Certificate of Insurance, or the time the Policy otherwise ends in accordance with its terms, whichever happens first.
- For one-way trips cover ends under all sections 24 hours after your arrival to the final destination country (taking flight arrival time as reference), or on the date of return set out on Your Certificate of Insurance, or the time the Policy otherwise ends in accordance with its terms, whichever happens first.

Annual Multi-Trip Policies

- The cover for Cancellation fees and lost deposits (Section 3) begins from the time the Policy starts.
- Cover for all other sections begins on Your date of departure and ends when You return Home from each Journey.
- All cover ends when Your Policy expires (however, if You are already travelling when the expiry date occurs the Policy will automatically extend for up to a maximum of 7 days or until You return Home from that Journey only, whichever occurs first) unless it has ended earlier in accordance with its terms.
- Under Annual Multi-Trip Policy the maximum period for any one Journey is 30 days. You can make as many Journeys as You wish during the Period of Insurance but You must not be away from Australia for more than 30 days during any one Journey.

Extension of cover

Basic and Comprehensive Policies

Except as described below, You can apply to extend YourCover by phoning Us at least 2 business days before Your Policy expiry date. Extension of cover is subject to Our written approval and Your payment of the additional premium.

We will extend YourCover free of charge if You find that Your return to Australia has been delayed because of one or more of the following:

- A bus line, airline, shipping line or rail authority You are travelling on, or that has accepted Your fare or Luggage and

Personal Effects, is delayed; or

- The delay is due to a reason for which You can claim under Your Policy (subject to Our written approval).

Cover cannot be extended:

- For any Pre-Existing Medical Condition, unless it is listed on pages 19 to 22 and You have not been Hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months and Your medications for that condition have remained unchanged for at least six months; or
- For conditions You suffered during the term of Your Policy; or
- Where You have not advised Us of any circumstances that have given (or may give) rise to a claim under Your Policy; or
- Where at the time of extension You are aged 71 years or over.

Where We have agreed to extend cover, We will issue You with a new Certificate of Insurance. The Period of Insurance on Your new Certificate of Insurance cannot exceed a maximum combined period of 12 months.

Annual Multi-Trip Policies

Cover cannot be extended for the Annual Multi-Trip Policy other than one single automatic extension of up to 7 days if Your last trip exceeds Your original Policy expiry date.

Important matters

Under Your Policy there are rights and responsibilities that You and We have. Here are some You should be aware of. This section will also help You to decide if this Policy is right for You.

Who is the insurer

YourCover Pty Ltd (ABN: 35169038466 AFSL: 461299), Coverholder at Lloyd's is the insurer and the issuer of this PDS.

Your Duty of Disclosure

You have a legal duty of disclosure to Us whenever You apply for or change an insurance Policy.

What You must tell Us

You have a general duty to disclose to Us everything that You know, or could reasonably be expected to know, is relevant to Our decision whether to insure You, and if We do on what terms. You have this duty until We agree to insure You. However, Your duty does not require You to disclose anything:

- That reduces the risk to be undertaken by Us;
- That is generally well known;
- That We know or, in the ordinary course of Our business, ought to know; or
- In respect of which We have waived Your duty.

If You do not tell Us

If You do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim and/or may cancel the Policy. If You act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat the Policy as never having existed.

Your general duty applies to changes

Your general duty applies in full when You change the insurance Policy.

Your general duty is limited for new Policies

When You apply for a new Policy Your duty of disclosure applies, but You do not need to disclose something to Us unless We specifically ask You about it. However You must be honest in answering any questions We ask You. You have a legal duty to tell Us anything You know, and which a Reasonable person in Your circumstances would include in answering the questions. We will use the answers in deciding whether to insure You and anyone else to be insured under the same Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are disclosing to Us and answering Our questions for Yourself and anyone else You want to be covered by the Policy.

What You pay

The premium You pay is shown on the Certificate of Insurance. It is calculated when You purchase the Policy and if You vary or extend cover. The premium is calculated based on a number of factors, including the Policy You have chosen, Your age, Your travel destination(s), the length of Your Journey plus any Optional Benefits You have chosen. The amount You pay may include allowances for government fees, taxes and charges (including stamp duty and GST) and may include administration fees, which, if charged, will be listed on the Certificate of Insurance.

Cooling off period

You have a full 14 days from the start date of the Policy (as set out in the Certificate of Insurance) to make sure You are happy with every aspect of Your Travel with Us Travel Insurance Policy. This is known as the “cooling off” period. During this time You may cancel the Policy simply by writing to Us and We will give You a full refund.

You cannot cancel Your Travel with Us Travel Insurance Policy if You have exercised any of Your rights or powers under the Policy (e.g. You have made a claim) or if You have started the Journey

within the 14 day cooling off period. After this period You can still cancel Your Policy but We will not refund any part of Your premium if You do.

How We protect Your privacy

We value Your privacy. Our Privacy Policy, available at www.travelwithus.com.au/privacy-policy or by calling us, sets out how we protect Your personal information.

YourCover and Travel with Us are subject to the privacy principles under the Privacy Act 1988.

In connection with Travel with Us Travel Insurance:

- a. Personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- b. Personal information is collected for processing insurance applications; administering Policies; assessing and paying claims under the Policy; considering any other application which may be made to a recipient and performing administrative operations (including for example accounting, risk management and staff training);
- c. YourCover and those with whom it has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest You and (unless You ask it not to) telling You about products and services offered by YourCover, its related bodies corporate and alliance arrangements;
- d. Personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, medical and emergency repatriation service providers, external claims data collectors and verifiers, Our employees, agents and other persons where required by law. By applying for cover, You consent to the above. Your consent applies whether You become or remain the insured; and
- e. We may from time to time disclose personal information to Overseas recipients and where practically possible disclose details of such recipients at Your request.

To access personal information (including correcting or updating it), make a complaint about a breach of privacy or if You have any other query relating to privacy, contact details are set out in this

document.

Financial Claims Scheme and compensation arrangements

In the unlikely event YourCover or Lloyd's were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Lloyd's is an insurance company authorised under the Insurance Act 1973 (Cth). Because of this it is not subject to the Australian Financial Services licensee Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. Lloyd's has compensation arrangements in place that are in accordance with the Insurance Act.

The General Insurance Code of Practice

Lloyd's is a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

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

You can obtain a copy of the Code from the Insurance Council of Australia website at insurancecouncil.com.au.

If You have a complaint

We hope that You never have a complaint, but if You do We will do Our best to work with You to resolve it through the following process:

Step 1: Please speak to one of Our Customer Care Specialists on +61 1300 264 827.

Step 2: If required, ask to speak to a Customer Care Manager to further discuss Your concerns.

Step 3: If, after speaking to a Customer Care Manager, Your complaint is not yet resolved, You can take the matter further by writing to Our Internal Dispute Resolution Committee at:

Travel with Us Travel Insurance,
IDR Committee,
Level 5, 63 York St, Sydney 2000
or call at +61 1300 264 827

Your concerns will be investigated by an officer with full authority to deal with the complaint and We will inform You of the outcome within 15 working days of receiving Your communication.

Step 4: If this does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should contact:

Lloyd's Australia Limited
Level 9, 1 O'Connell Street
Sydney NSW 2000
Telephone: (02) 8298 0783
Facsimile: (02) 8298 0788
E Mail: ldraustralia@lloyds.com

Please call Lloyd's first to discuss Your dispute. Depending on the nature of Your dispute, You may be referred to an alternative complaints scheme for resolution at this point.

When You lodge Your dispute with Lloyd's, Lloyd's will usually require the following information:

- Name, address and telephone number of the policyholder
- Type of insurance policy involved (travel)
- Details of the policy concerned (policy and/or claim reference numbers, etc.)
- Name and address of the agent through whom the policy was obtained

- Details of the reasons for lodging the complaint
- Copies of any supporting documentation You believe may assist Lloyd's in addressing Your complaint appropriately.

Your dispute will be acknowledged in writing within 5 working days of receipt, and will be reviewed by a person with appropriate authority to deal with the dispute. The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases You will receive a full written response to Your dispute within 15 working days of receipt. If Your dispute cannot be finalised within that time, Lloyd's will continue to work on it and Lloyd's will regularly advise You of its progress. Lloyd's investigation will include discussions with the various parties involved and a review of all papers and documentation relating to the dispute where appropriate.

Step 5: If Your dispute is not resolved in a manner satisfactory to You, Lloyd's will then provide You with details about the Financial Ombudsman Service Australia (FOSA), which is an independent body that operates nationally in Australia and aims to resolve disputes between policyholders and their insurers. This service is free of charge to You.

Disputes relating to domestic and some small business general insurance policies can be reviewed under FOSA if they remain unresolved following the procedures outlined above. You should contact, Financial Ombudsman Service Australia, GPO Box 3, Melbourne VIC 3001 Tel: 1800 367 287.

Retail clients not eligible for referral to the FOSA, and wholesale clients, may be eligible for referral to the Financial Ombudsman Service (UK). Such referral must occur within 6 months of the final decision by the Policyholder & Market Assistance Department at Lloyd's. Further details will be provided by the Policyholder & Market Assistance Department with their final decision to You.

Jurisdiction and governing law

The Policy is governed by and construed in accordance with the law of New South Wales, Australia and You agree to submit to the exclusive jurisdiction of the courts of New South Wales. You agree that it is Your intention that this Jurisdiction and Governing law clause applies.

Changes to the PDS

From time to time and where permitted by law, We may change parts of the Policy. If We do so, any updates which are not materially adverse to You from the point of view of a Reasonable person deciding whether to buy this insurance, may be found on the Travel with Us Insurance website at www.travelwithus.com.au. Should We substantially amend this PDS, We will issue You a Supplementary Product Disclosure Statement which will provide details of these amendments. Should You wish to receive a paper copy of the latest PDS please contact Our Customer Care Specialists on +61 1300 264 827 and they will send You a copy free of charge.

General advice

Any advice provided in this PDS is general only and does not take into account Your individual needs, objectives or financial situation. You should carefully read this document before buying to decide if the product is right for You.

Words with special meaning

In this PDS certain words have the special meaning explained below. These words will always appear capitalised.

Accompanying means a person travelling with You for the entire Journey.

AICD/ICD means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

Arise, Arises or Arising means directly or indirectly arising from, attributable to or in any way connected with.

Carrier means an aircraft, vehicle, train, tram, vessel or any other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

Certificate of Insurance means a separate document, which shows certain insurance details relevant to You. It may include additional terms, conditions, exclusions and limitations that amend the standard terms of this Policy.

Chronic means a persistent and lasting condition in medicine. We do not consider that Chronic pain has to be constant pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions) or characterised by long suffering.

Complications of Pregnancy and Childbirth means the following:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)

- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons

Dependant means Your children or grandchildren not in full time employment who are under the age of 21 and travelling together with You for the entire Journey.

Dollar or **\$** means Australian dollars.

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.

Excess means the amount which each person insured under Your Policy must first pay for each claim Arising from the one event before a claim can be made under Your Policy.

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.

Injure, 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 Insurance and does not result from any illness, Sickness, disease, or self-harm.

Injury Date means the date You are Injured and will be deemed to be the earlier of:

- The date Your Medical Adviser reasonably diagnoses as the most likely date of the Injury;

- The date Our Medical Adviser reasonably diagnoses as the most likely date of the Injury;
- The date You first became aware of the Injury or a Reasonable person in the circumstances would have been aware of the Injury;
- The date You first received medical treatment for the Injury; and
- The date the Injury is first diagnosed by a Medical Adviser.

IVF means In Vitro Fertilisation.

Journey means the time from 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. For one-way trips cover ends under all sections 24 hours after your arrival to the final destination country (taking flight arrival time as reference)

Locked Storage Compartment means a locked boot, a locked and covered luggage compartment or a locked glove compartment.

Luggage and 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, personal computers, electrical devices or portable equipment. However, it does not mean a bicycle, any business sample or items that You intend to trade.

Medical Adviser means a qualified doctor of medicine or dentist registered to provide the relevant service in the place where You receive the services acting within the scope of their registration and pursuant to the relevant laws.

Moped or **Scooter** means any two-wheeled or three-wheeled motor vehicle with an engine capacity of not greater than 50cc.

Motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine capacity greater than 50cc.

Natural Disaster means an extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aeroBasics, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Open Water Sailing means sailing more than 12 nautical miles off any land mass.

Overseas means in any country other than Australia.

Pandemic means a geographically widespread outbreak of an infectious disease that causes serious illness in humans.

Period of Insurance is the period You are insured for as described under the heading “**Period of Insurance**” on page 27.

Policy means this document, the Certificate of Insurance and any other change to the terms of the Policy otherwise advised by Us in writing (such as an endorsement).

Pre-Existing Medical Condition means any diagnosed medical condition which, in the last 5 years, You or any insured person has suffered from or has received any form of medical advice, treatment or medication for. This applies to You, Your Dependants, Your Travelling Companion, a Relative or any other person.

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, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

Reasonable means, for medical or dental expenses, the standard level of care given in the country You are in or, for other expenses, the equivalent level You have booked for the rest of Your Journey or, as determined by Us.

Recreational All-Terrain Vehicle means a small, open motor vehicle having three or more wheels fitted with large tyres designed chiefly for recreational use over off road terrain. They are sometimes referred to as quad-bikes, trikes or buggies.

Relative means any of the following who is under 85 years of age and who is resident in Australia or New Zealand: You or Your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, (including adopted or fostered children), daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, uncle, aunt, niece, nephew, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

Rental Vehicle means a sedan, hatchback or station wagon, four wheel drive or mini bus/people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company.

Resident of Australia means someone who currently resides in Australia and holds a current Australian Medicare card which is not a visitor Medicare card.

Sick or **Sickness** means a medical condition, not being an Injury, which first occurs or first manifests during Your Period of Insurance.

For the purposes of this definition a Sickness first manifests itself on the earlier of:

- The date Your Medical Adviser reasonably diagnoses as the most likely date the Sickness or symptoms of the Sickness, first occurred or manifested, whichever is the earlier;
- The date Our Medical Adviser reasonably diagnoses as the most likely date the Sickness or symptoms of the Sickness, first occurred or manifested, whichever is the earlier;
- The date You first became aware of the Sickness or symptoms of the Sickness, whichever is the earlier;
- The date a Reasonable person in the circumstances would have been aware of the Sickness or symptoms of the Sickness, whichever is the earlier;
- The date You first received medical treatment for the Sickness or symptoms of the Sickness, whichever is the earlier.

Terrorism means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Travelling Companion means a person with whom You have made arrangements to travel with for at least 75% of Your Journey before Your Policy was issued.

Unattended motor vehicle Your Rental Vehicle, or Your Partners Vehicle, that you, your partner or travelling companion are not inside.

Unsupervised means leaving Your Luggage and Personal Effects:

- With a person You did not know prior to commencing Your Journey; or
- Where it can be taken without Your knowledge; or
- At such a distance from You that You are unable to prevent it being taken.

We, Our and **Us** means YourCover Pty Ltd (YourCover).

Winter Sports means recreational skiing and snowboarding; big foot skiing and snowboarding; cat skiing and snowboarding; cross-country skiing and snowboarding (along a designated cross country ski route only); glacier skiing and snowboarding; heli-skiing and snowboarding (provided by a commercial operator and available to the general public only); ice hockey (not competitive); ice skating; lugeing (on ice) (provided by a commercial operator and available to the general public only); mono skiing and snowboarding; off-piste skiing and snowboarding with a professional snow sport instructor/guide; snowmobiling; tobogganing.

You and **Your** means the person(s) whose name(s) are set out on the Certificate of Insurance, and Your Dependants.

Your Cover

This section outlines what **“We will pay”** and what **“We will not pay”** for each benefit section.

Cover is only provided where the relevant covered event occurs during the Period of Insurance and subject to the other terms and conditions of the Policy.

Also read **“General exclusions that apply to all sections”** on pages 61 to 66 for other reasons why We will not pay.

Section 1: Overseas emergency medical assistance

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip policies for Overseas travel only.

- 1.1 If, while on a Journey Overseas, You Injure Yourself or become Sick **We will** arrange for:
 - a. Access to a Medical Adviser for emergency medical treatment while Overseas.
 - b. Any messages which need to be passed on to Your family or employer in the case of an emergency.
 - c. The provision of any written guarantees for payment of Reasonable expenses for emergency Hospitalisation while Overseas.
 - d. Your medical transfer or evacuation if You must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
 - e. The return to Australia of Your Dependants if they are left without supervision following Your Hospitalisation or evacuation.

If You die as a result of an Injury or a Sickness during Your Journey, We will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing Your remains back to Your Home in Australia. The maximum amount We will pay is \$15,000 for all claims combined.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You

purchased Your Policy.

1.2 We will not pay any claim or loss:

- a. Arising from Pre-Existing Medical Conditions except as specified under **“Automatically Covered Pre-Existing Medical Conditions”** in the section **“Pre-Existing Medical Conditions”** on pages 19 to 22.
- b. For medical evacuation, funeral services or cremation or bringing Your remains back to Australia unless it has been first approved by Us.
- c. If You decline to promptly follow the medical advice of Us (and We also will not be responsible for subsequent medical, Hospital or evacuation expenses).
- d. For medical evacuation or the transportation of Your remains from Australia to an Overseas country.
- e. For any medical costs incurred in Australia.

Section 2: Overseas emergency medical and Hospital expenses

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip policies for Overseas travel only.

2.1 We will pay:

- a. For the reimbursement of the Reasonable medical or Hospital expenses incurred by You until You get back to Australia if You Injure Yourself Overseas, or become Sick there. The medical or Hospital expenses must have been incurred due to a claimable event and these are confirmed on the written advice of a Medical Adviser. You must make every effort to keep Your medical or Hospital expenses to a minimum.

If We determine that You should return Home to Australia for treatment and You do not agree to do so then We will pay You the amount that We determine would cover Your medical expenses and/or related costs had You agreed to Our recommendation. You will then be responsible for any ongoing or additional costs relating to or Arising out of the event You have claimed for.

We will only pay for treatment received and/or Hospital accommodation during the 12 months period after the Sickness first showed itself or the Injury Date.

- b. The cost of emergency dental treatment up to a maximum amount of \$500 per person 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.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

2.2 We will not pay any claim or loss:

- a. Arising from Pre-Existing Medical Conditions except as specified under **“Automatically Covered Pre-Existing Medical Conditions”** in the section **“Pre-Existing Medical Conditions”** on pages 19 to 22.
- b. When You have not notified Us as soon as practical of Your admittance to Hospital.
- c. If You do not take Our advice, including but not limited to clinical advice from our medical team.
- d. After 2 weeks of treatment by a chiropractor, physiotherapist or dentist unless approved by Us.
- e. If You have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, Belgium, Slovenia, United Kingdom and New Zealand.
- f. For damage to dentures, dental prostheses, bridges or crowns.
- g. Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h. For any costs incurred in Australia.
- i. Arising from planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.

Section 3: Cancellation fees and lost deposits

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel.

Please note: Once a claim is made under this section, your travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new trip unless you hold an Annual Multi-Trip policy.

3.1 We will pay the following expenses if Your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by You and outside Your control:

- a. Your cancellation fees and lost deposits for travel and accommodation arrangements that You have paid in advance and cannot recover in any other way.
- b. The travel agent's cancellation fees up to \$1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of the cancellation. However, We will not pay more than the level of commission or service fees normally earned by the agent, had Your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.
- c. You, Your relative or travelling companion are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in Australia because of an emergency or you are posted overseas unexpectedly.
- d. You for loss of frequent flyer or similar air travel points You used to purchase an airline ticket following the cancellation of that airline ticket, if You cannot recover the lost points from any other source. We calculate the amount We pay You 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; multiplied by:
 - The total value of points lost, divided by the total number of points used to obtain the ticket.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the "Table of Benefits" on page 12.

3.2 We will not pay any claim or loss:

- a. If You were aware of any reason, before Your Period of Insurance commenced, that causes Your Journey to be cancelled, abandoned or shortened.
- b. Due to the death, Injury or Sickness of Your Relative that Arises from a Pre-Existing Medical Condition; however, if Your Relative is Hospitalised in or dies in Australia or New Zealand after the Policy is issued and the Hospitalisation or death is due to a Pre-Existing Medical Condition that at the time of Policy issue You could not reasonably be aware would result in

Hospitalisation or death, then We will pay up to \$2,000.

- c. As a result of the death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- d. As a result of You or Your Travelling Companion changing plans or deciding not to continue with the intended Journey.
- e. If Your claim relates to the financial collapse of any Carrier or tour or accommodation provider.
- f. As a result of 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. Arising out of 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 You purchased Your Policy.
- h. As a result of delays or rescheduling by a bus line, airline, shipping line or rail authority.
- i. As a result of the mechanical breakdown of any means of transport.
- j. As a result of an act or threat of Terrorism.
- k. On costs which you have paid on behalf of any other person, unless that person is also an insured person named on your Policy Schedule. (An excess will still be applied to each person who the costs relate to.)

Section 4: Additional expenses

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies. There is no cover under this section for the Basic Policy.

4.1 We will pay for reimbursement of the Reasonable:

- a. Additional accommodation and travel expenses incurred after the start of Your Journey if You cannot travel because of an Injury or Sickness which occurred or first manifested itself while on the Journey and which needs immediate treatment from a Medical Adviser who certifies that You are unfit to travel. We will also reimburse Your Reasonable additional accommodation and travel expenses for You to be with Your Travelling Companion if he or she cannot continue their Journey for the same reason.
- b. Accommodation and travel expenses of Your Travelling

Companion or a Relative to travel to You, stay near You or escort You, if You are admitted to 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 Our prior approval.

- c. Cost of Your return to Australia if You shorten Your Overseas Journey and return on the written advice of a Medical Adviser approved by Us. 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.
- d. Additional cost of Your return to Australia if, during Your Overseas Journey, Your Travelling Companion or a Relative in Australia of either of You:
 - Dies unexpectedly;
 - Is disabled by an Injury; or
 - Becomes seriously Sick and requires Hospitalisation (except Arising out of a Pre-Existing Medical Condition).

We will only pay the cost of the fare class You had planned to travel at.

- e. For airfares for You to return to the place You were when Your Overseas Journey was interrupted, if You return to Your Home because:
 - During Your Journey, a Relative of Yours in Australia dies unexpectedly or is Hospitalised following a serious Injury or a Sickness (except Arising from a Pre-Existing Medical Condition); and
 - It is possible for Your Journey to be resumed; and
 - There is more than 14 days remaining of the Period of Insurance, as noted on Your Certificate of Insurance; and
 - You resume Your Journey within 6 months of Your return to Australia.

The most We will pay under this benefit in total is \$3,000.

- f. Cost of Your return to Australia if You shorten Your Overseas Journey because Your 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, 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 section in total is \$2,000.

- g. Additional travel and accommodation expenses if a disruption to Your Journey (whether domestic or Overseas) Arises from one of the following reasons:
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or Natural Disaster.
 - You unknowingly break any quarantine rule.
 - You lose Your passport, travel documents or credit cards or they are stolen.
 - An accident occurs involving Your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
 - Your Home is rendered uninhabitable by fire, explosion or a Natural Disaster.

If You need to return to Australia and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this section of the Policy happened, We will reduce the amount of Your claim by the price of the fare to Australia from the place You planned to return to Australia from. The fare will be at the same fare class as the one You left Australia on.

Wherever claims are made by You under this section and section 3 (Cancellation fees and lost deposits) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, We will pay for the higher of the two amounts, not both.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 13.

4.2 We will not pay any claim or loss:

- a. If You were aware of any reason, before Your Period of Insurance commenced, that may cause Your Journey to be cancelled or disrupted or delayed.
- b. If the death, Injury or Sickness of Your Relative Arises from a Pre-Existing Medical Condition, except as specified under section 4.1(f).
- c. As a result of You or Your Travelling Companion changing plans or deciding not to continue with the intended Journey.
- d. If Your claim relates to the financial collapse of any transport, tour or accommodation provider.

- e. If You can claim Your additional travel and accommodation expenses from anyone else.
- f. For delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or Natural Disaster.
- g. On costs which you have paid on behalf of any other person, unless that person is also an insured person named on your Policy Schedule. (An excess will still be applied to each person who the costs relate to.)
- h. additional expenses relating to telephone calls and mobile data (other than calls to notify Us of Your emergency).
- i. Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.

Section 5: Hospital cash allowance

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies. There is no cover under this section for the Basic Policy.

5.1 We will pay:

You \$50 for each day You are in Hospital after You are admitted to Hospital for more than 48 continuous hours while You are on an Overseas Journey and You suffered an Injury or Sickness.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 13.

5.2 We will not pay any claim or loss:

- a. For the first 48 continuous hours You are admitted to Hospital.
- b. If You cannot claim for Overseas medical expenses in section 2 (Overseas emergency medical and Hospital expenses).

Section 6: Accidental death

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

6.1 We will pay:

The accidental death benefit specified 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 Date; or
- b. During Your Journey, the mode of transport You are travelling on disappears, sinks or crashes and You are presumed dead and Your body is not found within 12 months.

The limit We will pay for the death of any one Accompanying Dependant is \$5,000.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 13.

6.2 We will not pay any claim or loss:

- a. For death caused by suicide or for any reason other than caused by Injury as defined under “**Words with special meanings**” on page 36.

Section 7: Permanent Disability

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

7.1 We will pay if:

- a. You are Injured during Your Journey; and
- b. Because of the Injury, You become Permanently Disabled within 12 months of the Injury Date.

Permanent Disability and Permanently Disabled means:

- You have totally lost all of the sight in one or both eyes; or the use of a hand or foot at or above the wrist or ankle; and
- The loss has been for at least 12 months; and
- In Our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

The limit We will pay for Your Permanent Disability is listed in the Table of Benefits. The limit We will pay for the Permanent Disability of any one Accompanying Dependant is \$5,000.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined

under this section is shown under the “Table of benefits” on page 13.

7.2 We will not pay:

- a. For Injury caused by self-harm or for any reason other than caused by Injury as defined under “**Words with special meanings**” on page 36.

Section 8: Loss of income

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

8.1 We will pay:

If You are Injured during Your Journey and become disabled within 30 days of the Injury Date because of the Injury, and the disablement continues for more than 30 days after Your return to Your Home (Your “waiting period”), We will pay You up to \$400 per person, per complete week of continued disability following the waiting period for a period of up to 26 weeks to replace Your lost income. We will only pay if You cannot perform Your normal or suitable alternative work and You lose all Your income. You must provide Us satisfactory evidence of Your lost income.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 14.

8.2 We will not pay any claim or loss:

- a. For the first 30 days of Your disablement from the time You return to Australia.
- b. For the loss of income of Dependents.
- c. if you do not obtain a medical report from your treating doctor overseas during your trip where the injury occurred confirming the disablement.

Section 9: Travel documents, credit cards and travellers cheques

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

9.1 We will pay:

- a. To reimburse You the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques You lose or which are stolen from You during Your Journey.
- b. To also cover any loss resulting from the fraudulent use of any credit card held by You following the loss of the card during Your Journey. We will only cover those amounts not covered by any guarantee given by the bank or issuing company to You as the cardholder covering such losses.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 14.

9.2 We will not pay any claim or loss if:

- a. You do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- b. You cannot prove that You made a report to the above relevant persons by providing Us with a written statement from them.

Section 10: Theft of cash

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

10.1 We will pay:

Up to a maximum of \$250 for theft of cash, bank notes, currency notes, postal orders or money orders that have been forcibly and violently stolen from You during Your Journey.

10.2 We will not pay any claim or loss if:

- a. You do not report the theft 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 theft occurred. You must prove that You made a report by providing Us with a written statement from whoever You reported it to.
- b. The cash, bank notes, currency notes, postal orders or

money orders were not on Your person at the time they were stolen.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

Section 11: Luggage and Personal Effects

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel.

11.1 We will pay:

- a. The value of any Luggage and Personal Effects which are stolen or permanently lost or the repair cost of any Luggage and Personal Effects which are accidentally damaged during Your Journey. When calculating the amount payable We will apply depreciation due to age, wear and tear for each item. 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. It is the decision of Our claims department to repair or replace damaged / lost / stolen items or cash settle the claim. Whichever is the lesser.

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

The maximum amount We will pay for any item (single item limit) is:

- \$3,000 for personal computers, video recorders or cameras;
- \$1,000 for mobile phones (including PDA's and any items with phone capabilities); or
- \$750 for all other Luggage and Personal Effects.

A pair or related set of items are considered as one item and the appropriate single item limit will be applied. These include but are not limited to the following examples, each of which is considered a single item:

- 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. For Luggage and Personal Effects stolen during daylight

hours from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle, provided however there must be signs of forced entry which is confirmed by a police report.

The most We will pay is \$200 for each stolen item, and \$2,000 in total for all stolen items.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 15.

11.2 We will not pay any claim or loss if:

- a. The loss or damage is to, or of, sporting equipment (including bicycles and surfboards) while in use.
- b. The Luggage and Personal Effects were left Unsupervised in a Public Place.
- c. The Luggage and Personal Effects were left unattended during the daylight hours in a motor vehicle, unless they were locked in the boot or in a Locked Storage Compartment.
- d. The Luggage and Personal Effects were left overnight in a motor vehicle, even if they were locked in the boot or in a Locked Storage Compartment.
- e. You do not report the 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.
- f. Your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- g. You do not provide the IMEI (International Mobile Equipment Identity) code with Your claim for a mobile phone or any device with phone capabilities. You are also required to provide an authority to enable the IMEI to be blocked with Australian telecommunication providers. We will not pay if the IMEI has not been blocked.
- h. The loss, theft or damage is to or of bicycles and bicycle

accessories, sunglasses, spectacles, household equipment, mobile phone prepaid minutes You have not used, mobile rental charges or payments, motor vehicles and accessories, or items of a perishable nature (meaning items that can decay or rot and will not last for long).

- i. The loss, theft or damage is to 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 or Rental Vehicle.
- j. The loss, theft or damage is to watercraft of any type (other than surfboards).
- k. The Luggage and Personal Effects were being sent unaccompanied or by post, courier or under a freight contract.
- l. The loss or damage Arises from any process of cleaning, repair or alteration.
- m. The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin. The Luggage and Personal Effects have an electrical or mechanical breakdown.
- n. The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched, unless either:
 - It is the lens of sunglasses, spectacles, binoculars or photographic or video equipment; or
 - The breakage or scratch was caused by a crash involving a vehicle in which You are travelling.
- o. 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 YourCover (allowing for depreciation due to age, wear and tear).
- p. any property were left with a Motorcycle. This includes in locked compartments.
- q. this is relating to an item you have claimed TRS (Tourist Refund Scheme).

Section 12: Luggage and Personal Effects delay expenses

Cover under this section applies to Comprehensive and Annual

Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

12.1 We will pay:

We will reimburse You if any items of Your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in Our opinion it was Reasonable for You to purchase essential items of clothing or other personal items. Your claim must contain written proof from the Carrier who was responsible for Your Luggage and Personal Effects being delayed, misdirected or misplaced. We will deduct any amount We pay You under this section for any subsequent claim for permanently lost Luggage and Personal Effects.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 15.

12.2 We will not pay any claim or loss if:

You are entitled to compensation from the bus line, airline, shipping line or rail authority You were travelling on for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your expenses and what You were reimbursed up to the limit of YourCover.

Section 13: Travel delay expenses

Cover under this section applies to the Comprehensive and Annual Multi-Trip Products for both Overseas and domestic travel.

13.1 We will pay:

We will reimburse the cost of Your Reasonable additional meals and accommodation expenses if a delay to Your Journey, for at least 6 hours, Arises from circumstances outside Your control. We will pay up to \$200 at the end of the initial 6 hour period. In addition We will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 15.

13.2 We will not pay any claim or loss if:

- a. A delay to Your Journey Arises from:
 - The financial collapse of any transport, tour or accommodation

provider;

- An act or threat of Terrorism; or
- b. You can claim Your additional meals and accommodation expenses from anyone else.
- c. You have not checked in for your trip at or before the recommended time; or
- d. You did not get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Section 14: Special events

Cover under this section applies to the Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel.

14.1 We will pay:

Your Reasonable additional travel expenses to arrive at wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if Your scheduled transport is cancelled, delayed, shortened or diverted during Your Journey and that means You would not arrive on time.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 16.

14.2 We will not pay any claim or loss if:

- a. The cancellation, delay, shortening or diversion of Your scheduled transport Arises from the financial collapse of any transport, tour or accommodation provider.
- b. Your claim Arises from an act or threat of Terrorism.

Section 15: Personal liability

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel.

15.1 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; which is caused by an accident or a series of accidents attributable to one source or originating cause that occurs during Your Journey.

We will also pay Your Reasonable legal expenses for settling or defending the above claim made against You where the claim is covered by the Policy. You must not admit fault or liability for the claim, or incur any legal costs without Our prior written approval.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 16.

15.2 We will not pay any claim or loss:

For anything You have to pay because of a legal claim against You for causing bodily Injury, death or loss or damage to, or of, property, if the claim Arises out of or is for:

- Bodily Injury to You, Your Travelling Companion, or to a Relative or employee of either of You;
- 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 to an employee of either of You;
- The ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- The conduct of a business, profession or trade;
- 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;
- Any fine or penalty or aggravated, punitive, exemplary, liquidated damages and any other damages resulting from the multiplication of compensatory damages;
- Disease that is transmitted by You;
- Any relief or recovery other than monetary amounts;
- A contract that imposes on You a liability which You would not otherwise have;
- 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.

Section 16: Rental Vehicle insurance Excess

Cover under this section applies to Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

Please note: This cover does not take the place of rental vehicle insurance and only provides cover for the Excess component that you become liable to pay in the event of collision or theft.

16.1 We will pay:

- a. To reimburse the Rental Vehicle insurance Excess or the cost of repairing the vehicle, whichever is the lesser, if a vehicle You have rented from a licensed rental company during Your Journey is involved in a motor vehicle accident while You are driving, or is damaged or stolen while in Your custody. You must provide a copy of the repair account and/or quote. This cover does not take the place of any Rental Vehicle or third party damage insurance and only provides cover for the Excess component up to the applicable benefit limit.
- b. 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.

A \$100 Excess is applicable to this section per person, per claim unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 16.

16.2 We will not pay any claim or loss:

Involving the theft or damage to Your Rental Vehicle if the claim Arises from You or any driver not listed on the rental agreement operating or using the Rental Vehicle in the following circumstances:

- a. In violation of the rental agreement;

- b. While affected by alcohol or any other drug in a way that is against the law of the place You are in; or
- c. Without a licence for the purpose that You were using it.
- d. This is relating to any other costs, including the costs to independently fix the damage.

Section 17: Pet care

Cover under this section applies to Comprehensive and Annual Multi-Trip policies for both Overseas and domestic travel. There is no cover under this section for the Basic Policy.

17.1 We will pay:

Up to \$25 for each full 24-hour period for additional kennel or boarding cattery fees for domestic dogs and cats owned by You if You are delayed beyond Your original return date due to an event covered by this Policy.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of Benefits” on page 17.

General exclusions that apply to all sections

The following general exclusions apply to all sections under Your Policy. These are in addition to any exclusion listed under the individual sections of cover.

We will not pay for any claim or loss under any circumstances if Your claim arises from:

General

1. You not acting in a responsible way to protect Yourself and Your property.
2. You not doing everything You can to reduce Your loss as much as possible.
3. Consequential loss of any kind, including but not limited to financial loss or loss of enjoyment.
4. You being aware at the time of purchasing the Policy of something that would give rise to You making a claim under this Policy.
5. A loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. Errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
7. You acting illegally or breaking any government prohibition, laws or regulation including visa requirements.
8. A government authority detaining anyone, or confiscating or destroying anything.
9. Any claim Arising from extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic

eruptions, atypical cyclonic storms, falling objects from space and aeroBasics, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon. Please note that this exclusion does not apply to Section 1 & 2 (Overseas emergency medical assistance and Overseas emergency medical and Hospital expenses).

10. Any claim Arising from the use of a two-wheeled or three-wheeled motor vehicle unless You as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country You are in).
11. You being in control of a motor vehicle without a current Australian driver licence.
12. You being in control of a Motorcycle, Moped or Scooter without a current Australian Motorcycle or driver licence or You are a passenger travelling on a Motorcycle, 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.
13. You being in control of a Recreational All-Terrain Vehicle (including but not limited to quad-bikes, trikes and buggies) or are a passenger on a Recreational All-Terrain Vehicle unless You:
 - Are under the direct supervision of a properly licensed recreational organisation, and;
 - Are obeying all relevant safety codes; and
 - Are wearing protective gloves and a Motorcycle rider's helmet.
14. or is related to or is associated with:
 - An actual or likely Epidemic or Pandemic; or
 - The threat of an Epidemic or Pandemic.

Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

15. You not following advice in the mass media or any government or other official body's warning:
 - Against travel to a particular country or parts of a country; or
 - Of a strike, riot, bad weather, civil protest or contagious

disease (including an Epidemic or Pandemic); and You did not take appropriate action to avoid or minimise any potential claim under Your Policy (including delay of travel to the country or part of the country referred to in the warning).

Refer to www.who.int and www.smartraveller.gov.au for further information.

16. Any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
17. A nuclear reaction or contamination from nuclear weapons or radioactivity.
18. 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.
19. Any search and rescue costs charged to You by a government, regulated authority or private organisation connected with finding and rescuing an individual.
20. You must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for us to assess your claim
21. You will not be covered under Section 3 – Cancellation fees and lost deposits, or Section 4 – Additional Expenses, if a close relative, person who you are booked to travel with or someone you plan to stay with who is not an insured person on this policy, if during the 90 days before this policy started they:
 - needed surgery, inpatient treatment or hospital consultations;
 - needed any treatment or prescribed medication; or
 - were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
 - had been diagnosed with a terminal condition (that will cause their death) before this policy started.

Medical

22. Or is related to or is associated with any Pre-Existing Medical Condition, except as provided under the section **“Pre-Existing Medical Conditions”** on pages 19 to 22, Section 3.2(b) on page 45, and Section 4.1(f) on page 47.
23. You taking a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
24. Or is in respect of travel booked or undertaken against the advice of any Medical Adviser.
25. Any Injury or Sickness where a diagnosis of metastatic cancer (spreading malignant cancer) was given or terminal prognosis was made prior to the issue of the Certificate of Insurance.
26. Or is associated with pregnancy, childbirth or related complications except as specified under **“Pregnancy”** on pages 22 to 23.
27. Or involves a Hospital where You are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
28. Or 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.
29. Or is in any way related to depression, anxiety, stress, mental or nervous conditions.
30. Any claim arising from:
 - your, your partner, relative or your travelling companion suicide or attempted suicide; or
 - your, your partner, relative or your travelling companion injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
31. A sexually transmitted disease.
32. Any claim arising directly or indirectly from you, your partner, or your travelling companion using alcohol or drugs (unless the drugs have been prescribed by your doctor) or where you, your partner, or your travelling companion are affected by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

33. Despite Our advice otherwise following Your call to Us, You received private Hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
34. Any medical procedures in relation to AICD/ICD insertion during Overseas Journey. We will exercise Our right to organise a repatriation to Australia for this procedure to be completed if You, Your Travelling Companion or a Relative (as listed on Your Certificate of Insurance) requires this procedure due to sudden and acute onset which occurs for the first time during Your Period of Insurance and it is not directly or indirectly related to a Pre-Existing Medical Condition.
35. 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 live.
36. Or relates to any event or occurrence where providing such cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superseded).

Sports and Leisure

37. You participating in any Winter Sports unless You have purchased the optional Winter Sports benefit.
38. You participating in any of the following winter or snow related activities even if You have purchased the optional Winter Sports benefit: ski/snowboard racing (including training); ski/snowboard acrobatics, freestyle skiing/snowboarding, ski/snowboard fun parks, ski/snowboard jumping or stunting; off-piste skiing/snowboarding without a professional snow sport instructor/guide; cross-country skiing outside of a designated cross country ski route; bobsleighbing; parascending (over snow).
39. You hunting, engaging in Open Water Sailing, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), parachuting, hang gliding or paragliding.
40. You flying including ballooning other than as a passenger in a licensed aircraft operated by an airline or charter company.

- 41. You racing or participating in any timed activity (other than on foot).
- 42. You diving underwater using an artificial breathing apparatus unless You hold an open water diving licence issued in Australia or You were diving under licensed instruction.
- 43. You participating in professional sport in a professional capacity of any kind.

When you have an emergency

We understand that it can be very stressful if something unexpected happens when travelling and You need to make a claim. Our helpful claims team will be there to assist You when You need Us most.

In the event of an Overseas emergency notify Us immediately 24 hours a day 7 days a week on:

24 hour emergency assistance: +61 2 8256 1794 (reverse charges if from Overseas)

If You are admitted into Hospital as an inpatient for more than 24 hours someone must contact Travel with Us Travel Insurance on Your behalf immediately. Our emergency assistance team is available 24 hours a day every day. If You do not, then to the extent permissible by law, We will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Us.

Our emergency assistance team will help You with medical problems, locate the nearest medical facilities, bring You Home if medically necessary, locate embassies and consulates and liaise with loved ones and work colleagues if necessary in emergencies.

If You are not Hospitalised but You are being treated as an outpatient and the total cost of such treatment will exceed \$1,000 You must contact Us.

You are free to choose Your own Medical Adviser or We can appoint an approved Medical Adviser to see You, unless You are treated under a Reciprocal Health Agreement. You must, however, advise Us of Your admittance to Hospital or of Your early return to Australia based on written medical advice. If You do not get the medical treatment You expect, We can assist You, however We (the Insurer) and the agents of the insurer, are not liable for any problems that result from You choosing Your own Medical Adviser.

How to make a claim

For general claims You must give Us notice of Your claim as soon as possible by contacting +61 2 8256 1794.

You will be asked to complete and return Our claim form. If the claim form is not fully completed by You, We will not be able to process Your claim. We can reduce Your claim by the amount of any prejudice We suffered because of any delay by You in submitting a completed claim form.

What do You need to do when making a claim?

- You must give Us any information, at Your expense, that We reasonably ask for to support Your claim. Information such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership will be required. We may ask You to provide Us with translations into English, if required, of such documents to enable Us to carry out Our assessment of Your claim.
- You must provide Us supporting evidence and such other information as We may reasonably require within the requested timeframe (the detailed requirements for necessary documents and timeframes are stated under each section if applicable).
- **For all claims**, evidence of the value of the property insured or the amount of any loss must be kept.
- **For medical, Hospital or dental claims**, contact Us as soon as practicable.
- **For loss or theft of Your Luggage and Personal Effects**, report it immediately to the police and obtain a written notice of Your report.
- **For damage or misplacement of Your Luggage and Personal Effects**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official within 24 hours of discovering the loss and obtain a written report, including any offer of settlement that they may make.

- **Submit full details of any claim in writing within 30 days of Your return.**
- **Do not admit fault or liability.** In relation to any claim under this Policy You must not admit that You are at fault, and You must not offer or promise to pay any money, or initiate or respond to litigation, without Our approval.
- We choose how we settle claims. It is the decision of our claims department to repair or replace damaged / lost / stolen items or cash settle the claim. Whichever is the lesser. We will repair, depreciate depending on the age and condition of the item or replace with the equivalent in today's market based on the original items specifications. We are under no obligation to pay claims without proof of ownership and proof of event.

Excess

This refers to the amount(s) You are required to pay or bear Yourself when You make a claim under Your Policy. A \$100 Excess per person, per claim applies to all benefits unless otherwise specified in the Policy or You have purchased the Excess Removal optional benefit and it is shown on the Certificate of Insurance.

Claims processing

We will process Your claim within 10 business days of receiving a completed claim form and all necessary supporting documentation. If We need additional information, a written notification will be sent to You within 10 business days.

Depreciation

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by Us.

If You can claim from anyone else

We will not cover you for loss or an event or liability to the extent that it is covered by any other insurance Policy, medical or health scheme or Act of Parliament or any benefit which we are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance Policy, medical or health scheme or the relevant Act of Parliament and what you would have been entitled to recover under this Policy to the extent permitted by law.

Other insurance

If any loss, damage or liability covered under Your Policy is covered under another insurance Policy, You must give Us details of such insurance.

Where You would be covered under Your Policy for the relevant loss, damage or liability but another Policy under which You are the contracting insured also covers (all or part of) the relevant loss, damage or liability, You can choose which Policy(ies) to claim under.

Where You would be covered under Your Policy for the relevant loss, damage or liability but another Policy covers You for all or part of the relevant damage, if You are not a contracting party under the other Policy but have a right to claim under the other Policy by operation of section 48 of the Insurance Contracts Act 1984 (Cth) or otherwise, We will not pay Your claim to the extent Your loss, damage or liability is covered by the other Policy. If You make a claim under one insurance Policy and You are paid the full amount of Your claim, You cannot make a claim under the other Policy.

If You make a claim under another insurance Policy (or if another insurance Policy does not cover the loss, damage or liability) and You are not paid the full amount of Your claim, We will make up the difference where covered by Our Policy. We may seek contribution from Your other insurer. You must give Us any information or assistance We reasonably ask for to help Us make a claim from Your other insurer.

Subrogation and assistance with recovery

For the purpose of the subrogation section, “You” and “Your” will include any beneficiary (including third party beneficiary) under Your Policy.

If You are aware of any third party that You or We may recover money from, You must inform Us of such third party.

We have the right to recover from any person, in Your name, the amount of any claim paid under this Policy and We have full discretion in the conduct, settlement or defense of any claim in Your name. You are to assist and permit to be done, all acts and things as required by Us for this purpose.

If We recover more than the amount We have paid to You or on Your behalf and Our administrative and legal costs incurred in

connection with the recovery, the balance will be dealt with in accordance with the provisions of the Insurance Contracts Act 1984 (Cth) as amended.

If We pay You for lost or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You or hand over to Us the replaced or recovered property.

Salvage

If We pay a claim for any lost or damaged Luggage and Personal Effects or for any travel services any salvage rights will become Our property.

Goods and Services Tax

How GST affects Your claim if You are a business traveller

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

Travel within Australia only

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 have a liability for GST if We pay You an amount under this Policy.

Financial services guide

This Financial Services Guide (FSG) provides You with information about the financial services that they provide in relation to Travel with Us Travel Insurance (to help You decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

- YourCover means YourCover Pty Ltd;
- Travel with Us means Insured by Us Pty Limited;
- You and Your means the applicant for a Travel with Us Travel Insurance Policy and, if a Policy is issued, the insured.

Contact details for each of these companies are provided at the start of this booklet (page 2).

About the financial services

YourCover

Travel with Us Travel Insurance is underwritten and issued by YourCover Pty Ltd on behalf of certain Underwriters at Lloyd's.

Travel with Us

Insured by Us Pty Ltd is an Authorised Representative of YourCover and is authorised to deal in and provide general advice regarding certain general insurance products issued by YourCover, including Travel with Us Travel Insurance. Insured by Us arranges Travel with Us Travel Insurance on behalf of YourCover through telephone and online sales. When You apply for Travel with Us Travel Insurance, Travel with Us will tell You about the product and collect certain information from You that will be used by YourCover to determine whether a Travel with Us Travel Insurance Policy can be issued to You.

Important information You should know

The Travel with Us Travel Insurance Product Disclosure Statement (PDS) including the Policy terms and conditions are

set out in Part A of this document. The PDS contains information on the benefits and significant characteristics of the product and is intended to assist You in making an informed decision about whether to buy it or not. Before You acquire the product, You should read the PDS carefully and use it to decide whether to purchase the product. None of the organisations listed in this FSG will consider whether Travel with Us Travel Insurance is appropriate for Your personal objectives, financial situation or needs as they do not provide such services to You. Therefore You need to consider the appropriateness of any information given to You, having regard to Your personal circumstances before buying Travel with Us Travel Insurance. If You require personal advice, You need to obtain the services of a suitably qualified adviser.

Premium and remuneration

YourCover

When You purchase a Travel with Us Travel Insurance Policy You pay the premium to YourCover for the product. This amount is agreed with You before the product is purchased. Travel with Us may be compensated as described below. Their compensation is included in the total amount You pay.

Travel with Us

Travel with Us may receive a commission of up to 30% of the premium for arranging and administering Travel with Us Travel Insurance Policies. This commission is used by Travel with Us to cover the costs associated with the administration of this product to You including for set-up and operational costs, telecommunication charges and the costs associated with recruiting, training and engaging call centre consultants. You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You by them.

Compensation arrangements

Please see the Financial Claims Scheme clause on page 33 of the PDS (Part A of this document) for information on YourCover's compensation arrangements.

How are Complaints resolved?

We welcome every opportunity to resolve any concerns You may have with Our products or service. If You have concern You can follow the process as stipulated in Part A, Product Disclosure Statement page 33, under the heading: “If You have a complaint”.

How to contact us

Our Travel with Us Insurance team is available to answer questions You may have about this insurance or to help You update or change YourCover.

Visit: www.travelwithus.com.au
Phone: +61 1300 264 827 (8:30am to 5:00pm weekdays)
Email: info@travelwithus.com.au
Post: Level 5, 63 York St, Sydney 2000

Please retain this document for Your future reference.

We're here to answer Your questions

If You need to contact Us for any reason, contact Us by:

Calling Us

+61 1300 264 827 between 8:30am to 5:00pm weekdays.

Writing to Us

Travel with Us Travel Insurance,
Level 5, 63 York St, Sydney 2000

Authorised for issue

This FSG was prepared by Travel with Us (as it relates to the financial services provided by them) and The YourCover Insurance Company Pty Ltd has authorised the distribution of this FSG by the other parties who are its authorised representatives.

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Travel with us.

Combined

Product Disclosure Statement^{and} Financial Services Guide

Important contact numbers

Emergency claims	+61 2 8256 1794 (reverse charges if outside Australia)
General claims enquiries	+61 2 8256 1794
Sales and support	+61 1300 264 827

Travel with Us Travel Insurance is issued by YourCover Pty Ltd (ABN: 35169038466 AFSL: 461299), Coverholder at Lloyd's Level 5, 320 Adelaide St, Brisbane Qld. 4000, www.yourcover.com.au. Telephone: (07) 3010 9746.

Travel with Us Travel Insurance is arranged and administered through Insured by Us Pty Limited (IBU) (ABN 84 604 520 952 Authorised Representative of YourCover. AR No. 1008379), Level 5, 63 York St, Sydney 2000.

Date prepared: 27th April 2018