



# World2Cover

TRAVEL INSURANCE

| **Top Cover**

Combined Product Disclosure Statement and Financial  
Services Guide (including Policy Wording)

Date prepared: 30 October 2017





# World2Cover

TRAVEL INSURANCE

| **Top Cover**



This Insurance is Underwritten by

Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291, AFSL 246548 is the issuer of this policy, product disclosure statement (PDS) and financial services guide (FSG).

Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 004 488 455 (**TMMA**) is the managing agent of, and is therefore authorised to act on behalf of Tokio Marine & Nichido in relation to the issue of the insurance cover described in this document, and to handle claims and enquiries in relation to that insurance.

Any advice provided by Us in this document is general advice only and does not take into account Your objectives, financial situation or needs. Therefore, before acting on such advice, You should consider its appropriateness, having regard to Your own objectives, financial situation and needs. It is important that You obtain and read the relevant PDS and policy wording carefully before deciding whether to purchase Our insurance products. You can obtain copies of the PDSs for Our insurance products from Our website [www.world2cover.com.au](http://www.world2cover.com.au) or by calling Us on 02 9225 7599.

**This combined FSG & PDS is intended for distribution within Australia only. The offer of insurance products set out in this document is only made to persons within Australia.**





# World2Cover

TRAVEL INSURANCE

| **Top Cover**



## Contents

# Contents

<b>Financial Services Guide</b>	<b>9</b>
• <b>What services are provided, and who provides them?</b>	9
• <b>How to Contact Us</b>	9
• <b>Remuneration</b>	10
• <b>Complaint Handling</b>	10
• <b>Privacy</b>	11
<b>The Product Disclosure Statement (PDS)</b>	<b>13</b>
• <b>About This PDS</b>	13
“The Cover” Section	13
Who is the Insurer?	13
• <b>Contact Details</b>	14
Emergency Assistance while Overseas	14
• <b>Costs of Your Cover</b>	14
• <b>What We Cover</b>	15
Summary of Benefits	15
Pre-existing Medical Conditions	19
• <b>Things to know</b>	21
Who Can Purchase This Policy?	21
Age Limits	21
Cover Types	21
Excluded countries	21
When are Benefits Available	22
• <b>Important Matters</b>	22
Period of Cover	22
Cooling-Off Period	22
Extending Your Cover	22
Jurisdiction under Law	23
Changes to the PDS	23
General Insurance Code of Practice	23
Financial Claims Scheme	23
Your Duty of Disclosure	23
Complaint Handling	24
Privacy	25
Understanding the Cover	25
• <b>Defined Terms</b>	26
<b>The Cover</b>	<b>31</b>
• <b>Section 1: Cancellation Fees and Lost Deposits</b>	31
Section 1 Exclusions	32
• <b>Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses</b>	33
Section 2 Exclusions	34
• <b>Section 3: Luggage and Personal Money</b>	35
Section 3 Exclusions	36
• <b>Section 4: Emergency Expenses</b>	37
Section 4 Exclusions	38
• <b>Section 5: Accidental Death</b>	39
Section 5 Exclusions	39
• <b>Section 6: Accidental Disability</b>	40
Section 6 Exclusions	40
• <b>Section 7: Your Liability for Causing Loss or Damage to Property, Injury or Death</b>	41
Section 7 Exclusions	41

# Contents

- **Section 8: Rental Vehicle Collision Damage and Theft Excess Cover** .....42
  - Section 8 Exclusions .....42
- **Section 9: Loss of Income** .....43
  - Section 9 Exclusions .....43
- **Section 10: Financial Default** .....44
  - Section 10 Exclusions .....44
- **Section 11: Domestic Pets** .....45
  - Section 11 Exclusions .....45
- **Section 12: Domestic Services** .....46
  - Section 12 Exclusions .....46
- **Section 13: Travel Delay** .....46
  - Section 13 Exclusions .....47
- **Section 14: Hijack and Kidnap** .....47
  - Section 14 Exclusions .....47
- **Ski and Winter Sports Option** .....48
- **Section 15: Snow Ski Equipment Hire** .....48
  - Section 15 Exclusions .....49
- **Section 16: Ski Pack** .....49
- **Section 17: Piste Closure** .....50
- **Section 18: Bad Weather and Avalanche Closure** .....50
  - Section 18 Exclusions .....51
- **Section 19: Lift Pass** .....51
- **General Exclusions that apply to all sections** .....52
  - General .....52
  - Medical .....52
  - Sports .....53
- **Making a claim** .....54
  - When You have an emergency overseas .....54
  - How to contact Us to claim on the policy .....54





**World2Cover**

TRAVEL INSURANCE

| **Top Cover**

# Financial Services Guide

# Financial Services Guide

This Financial Services Guide (FSG) is an important document that has been designed to help You make an informed decision about the financial services that Tokio Marine & Nichido Fire Insurance Co. Ltd (Tokio Marine & Nichido) can provide. The terms “We”, “Our”, and “Us” means Tokio Marine & Nichido. The FSG also contains information about any remuneration paid to Us and to others, and how Your complaints are dealt with.

This FSG has been prepared by Tokio Marine & Nichido.

You should read this FSG carefully and contact Us if You have any questions.

## What services are provided, and who provides them?

Tokio Marine & Nichido (ABN 80 000 438 291) (AFSL No 246548) is responsible for the financial services disclosed in this FSG. The services disclosed in this FSG will be provided by Tokio Marine Management (Australasia) Pty Ltd (TMMA) on behalf of Tokio Marine & Nichido.

Tokio Marine & Nichido is the insurer issuing the World2Cover Travel Insurance. It is the holder of an Australian Financial Services Licence (AFSL) authorising it to provide financial product advice about general insurance products, and to issue interests in general insurance products. It is also authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business in Australia.

TMMA is a representative and wholly owned subsidiary of Tokio Marine & Nichido, and is also its managing agent in Australia. This means that TMMA has the authority, pursuant to a binder and managing agent agreement, to act for Tokio Marine & Nichido to issue its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies.

Tokio Marine & Nichido takes responsibility for and is liable for any statement made in relation to this FSG.

Where We issue an insurance policy, We will give You a Product Disclosure Statement (PDS). You may also download one from Our website [www.world2cover.com.au](http://www.world2cover.com.au). The PDS contains important information to assist You in choosing an insurance product that suits You. The PDS provides details about the features and benefits of Our insurance products, what is covered, what is not, and how claims will be handled.

## How to Contact Us

For general information You may contact Us or TMMA by:

- Phone: 02 9225 7599
- Email: [travelservice@world2cover.com.au](mailto:travelservice@world2cover.com.au)
- In writing: GPO Box 4616, SYDNEY NSW 2001

Specific claims and service contact information for the product You have purchased is contained in the PDS.

# Remuneration

## *How We are paid*

We will charge You a Premium for any policy issued by Us as described in the PDS. If You cancel Your policy a cancellation fee of 10% may apply and be deducted against the refund.

TMMA receives a management fee for administering the insurances of Tokio Marine & Nichido consisting of the reimbursement of total expenses incurred plus 3% of these expenses. This is not an additional fee paid by You, but is payable by Us to TMMA (from the Premium You pay to purchase the insurance).

## *How Our staff are paid*

All employees of Tokio Marine & Nichido and TMMA who provide a service do not receive specific payments or commissions for the giving of that service. Our employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.

# How Complaints Are Resolved

You are entitled to make a Complaint to Us about any aspect of Your relationship with Us.

If You need to make a Complaint, You can do so over the phone or in writing including by email correspondence.

We will conduct Complaints handling in a fair, transparent and timely manner.

## *Stage 1*

- Within 15 days, if We have all the relevant information and We have completed Our investigation, We will provide You with Our decision on Your Complaint in writing
- Within 15 days, If We require additional information or require more time to investigate, We will let You know and will attempt to agree with You to an alternative timeline
- If You are satisfied with Our decision, Your Complaint has been resolved
- If the decision does not resolve Your Complaint to Your satisfaction, You can request Us to review Our decision

## *Stage 2*

- Your Complaint will be reviewed by the relevant Department Manager or an employee with appropriate authority, knowledge and experience
- We will keep You informed about the progress of Our review at least every 10 business days
- Within 15 days, if the reviewer has all the information they need and has completed their investigation, You will be advised of Our final decision
- Within 15 days, If the reviewer requires more information or more time, they will let You know and will attempt to agree with You to an alternative timeline
- If You are satisfied with the final decision, Your Complaint has been resolved
- If the final decision does not resolve Your Complaint to Your satisfaction, You are entitled to refer Your complaint to the Financial Ombudsman Service (FOS)
- The FOS is an independent external dispute resolution scheme

We further advise that Stage One and Stage Two of Our Complaints process described above will not exceed 45 calendar days in total, unless We are unable to provide You with a final decision within 45 calendar days.

If We are unable to provide You with a final decision within 45 calendar days, We will inform You before the end of that period of the reasons for the delay and Your right to refer Your Complaint to the FOS, together with contact details for the FOS.

### *If Your Problem is Not Resolved*

If You disagree with Our decision, You can appeal to the Financial Ombudsman Service (FOS). We will advise You how to do this and provide all relevant assistance.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. The decisions made by FOS are binding on Us provided You agree. You do not have to accept any decision that We or FOS make. You always have the option of seeking other solutions.

You can contact the service on 1300 780 808 (local call cost) or by email to [info@fos.org.au](mailto:info@fos.org.au). You can also visit the FOS website at [www.fos.org.au](http://www.fos.org.au). You can also write to FOS at GPO Box 3, Melbourne, Vic, 3001. This is a free service

## Privacy

Your privacy is important to Us. Tokio Marine & Nichido is dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Tokio Marine & Nichido has ongoing practices, procedures and systems in place to ensure that We manage personal information in an open and transparent way.

To learn more about collection and use of Your personal information, refer to page 24 of the PDS or see Our Privacy Statement, which can be viewed at Our website [www.tokiomarine.com.au](http://www.tokiomarine.com.au) or contact Us.



**World2Cover**

TRAVEL INSURANCE

| **Top Cover**



## **The Product Disclosure Statement (PDS)**

# The Product Disclosure Statement (PDS)

## About This PDS

This PDS is an important document designed to help You make an informed choice when purchasing Your World2Cover Travel Insurance Top Policy for Your international travel. Please take the time to read it before purchasing this insurance.

The PDS contains information about:

- the policy terms
- what the policy does or does not cover
- the terms, conditions and limitations of the policy
- the key features and benefits
- Your rights and obligations and
- how the Premium is calculated

## “The Cover” Section

The Cover Section of this document beginning on page 31, gives a full description of the terms, conditions, limits and exclusions of the Top policy. It explains the claims process and what You will need to do in the event of a claim.

### *Your Cover Options*

There are two plans available, under the Top policy for You to purchase, depending on where You are travelling and how long You will be gone. Coverage is available for singles and families, and an additional Ski and Winter Sports option may be purchased for an additional Premium. Please see page 17 for more details.

### *Certificate of Insurance*

When You purchase a policy from Us, We will issue You with a Certificate of Insurance. It contains the information You have given Us and on which We issued Your insurance. It forms part of Your policy. It will give the details of Your policy with information such as who is insured, the type of policy, optional cover chosen, dates of travel, the Premium and any variations to the standard terms and conditions. Please make sure You read Your Certificate of Insurance together with this PDS to ensure You have the cover that suits You.

The PDS, including any other documents We tell You are included in this PDS (this document) and Certificate of Insurance, make up Your contract with Us. Please take time to read them carefully and retain them for future reference.

## Who is the Insurer?

Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291 AFSL 246548 is the insurer and the issuer of this policy, and PDS. Our AFSL authorises Us to provide financial product advice about general insurance products, and to issue interests in general insurance products. We also have an APRA authorisation to conduct general insurance business in Australia.

Our managing agent and representative, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 004 488 455 (**TMMA**) is authorised under a binder and managing agent agreement to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies.

## Contact Details

### *Emergency Assistance while Overseas*

Contact Us 24 hours a day, 7 days a week on:

#### **While travelling in Japan:**

Call 0800-800-9117 (toll free) or if mobile access is restricted call 03 6228-5881

#### **For other overseas destinations:**

Call 61 2 8055 1683 (reverse charges from overseas operator) while travelling in all other countries.

### *For general information or to lodge a claim You can:*

Call Us on: 61 2 9225 7599. Our hours are 9am to 5pm Monday to Friday. AEDT

## Costs of Your Cover

The total costs of taking out Your cover will comprise:

- the Premium
- compulsory Government charges, including stamp duty and any applicable levies

In order to calculate Your Premium We take a number of factors into consideration including:

- where You are travelling
- for how long
- the number of travellers and their ages
- the plan You select

Your Premium will be shown on Your Certificate of Insurance.

Other factors that influence what You pay are:

- any optional cover You select. (These will increase Your base Premium)
- Excesses that apply
- any cancellation fees that may apply
- Pre-existing Medical Conditions and pregnancy

### *Excess*

If You make a claim You may be required to pay an Excess – in other words, an agreed dollar amount that is subtracted from a claim. The nature of the Excess and when it applies are described in “The Cover” section of this PDS.

Our standard Excess for both Our plans is \$100 AUD.

Please Note: There is no Excess on Overseas Medical and Hospital, Accidental Death and Accidental Disability on any of Our plans.

### *Excess Payable*

At the time of purchase Your Excess will be displayed and will be shown on Your Certificate of Insurance.

### *Excess Eliminator*

By choosing to pay an additional Premium amount, when purchasing Your policy, You can remove all Excesses on claims for any of Our Plans. If You have purchased this, a zero Excess will show on Your Certificate of Insurance.

## Cancellation Fee

You may cancel Your policy, outside the 14-day cooling off period, provided You have not begun Your Trip and You do not wish to make a claim or exercise any other right under the policy. A cancellation fee of 10% may be deducted from Your refund.

## What We Cover

When You insure with Us We will confirm with You Your Premium, any Excesses that apply, optional covers You have chosen and the period of cover of the policy. All this will be set out on the Certificate of Insurance that We issue to You.

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

Below however, is an overview of:

- some of the significant features and benefits of Your policy (including some information about exclusions)
- the circumstances under which and the times benefits are provided
- important details about the claims process

### Summary of Benefits - Top Cover

#### Cancellation Fees and Lost Deposits (See Section 1)

You will be covered for illness and accident, as well as other unforeseen situations beyond Your control.

For example:

If Your flight is cancelled due to strikes by travel or other service providers, You will be covered for travel agents' cancellation charges or lost frequent flyer points.

#### Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses (See Section 2)

We will provide You with cover for medical, dental and accommodation costs. We can also, when it is agreed to by Us, cover Your early Trip home for medical reasons.

In addition to medical expenses, if You are hospitalised overseas for over 48 hours, You will receive **\$50** from Us for every 24 hours You are in hospital from Your first day of hospitalisation. This can be used for out-of-pocket expenses and other creature comforts.

#### Luggage and Personal Money (See Section 3)

We will cover You for the loss, theft or damage to Your Luggage. This includes duty-free purchases, as well as the loss or fraudulent use of credit cards and travel documents. Our policy covers, new for old replacement of Luggage.

Limits do apply to any one item of Luggage:

For example: If You lose a piece of Luggage We will only pay You up to **\$1000** under this benefit.

In addition special limits apply for cameras, video cameras, laptop computers and golf clubs:

For example: If Your camera is stolen We will pay You up to **\$3,000** under this benefit.

You are also covered for Your Personal Money, (to the policy sub-limit in Section 3E), if it is stolen while overseas.

#### Sporting Gear

Sporting gear is covered for loss, theft or damage provided it is not in use at the time, that due care has been taken and it was not being used for the purposes of competition. You will be covered for sporting gear such as surfboards, boogie boards, skis, snowboards, tennis racquets and more. This is as part of Your Luggage coverage and up to the limits stated in Your plan.

Coverage is also available if Your ski gear is lost, stolen, delayed or damaged, provided You have purchased Our Ski and Winter Sports option.

#### Emergency Expenses (See Section 4)

We will also cover You for Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls, if Your Trip is disrupted in certain circumstances.

#### Accidental Death (See Section 5)

Our plans cover You, Your Children and Grandchildren for death if it occurs within 12 months as a result of an injury caused by an accident or Terrorist Act during Your Trip.

#### Accidental Disability (See Section 6)

This provides You with a lump sum benefit if You, Your Children or Grandchildren suffer a Permanent disability, as specified in the policy, during Your Trip due to an accident.

#### Your Liability for Causing Loss or Damage to Property, Injury or Death (See Section 7)

This covers claims against You arising from an accident that happened on Your Trip, causing:

- injury or death to someone other than You
  - loss of property not owned or controlled by You
  - damage to property not owned or controlled by You
- In addition it provides cover for reasonable legal expenses.

#### Rental Vehicle Collision Damage and Theft Excess Cover (See Section 8)

When You hire a car We will cover the Excess applied by the rental car company in case of accident, damage or theft up to a maximum of **\$5,000**. This is provided:

- full motor insurance has been taken out as part of the rental agreement; and
- the vehicle is rented from a recognised agency; and
- You have taken all care to comply with the requirements of both the rental agency and the insurer

#### Loss of Income (Section 9)

If You are unable to go back to work after returning home, due to an accident or Terrorist Act overseas, We will cover You for the loss of Your usual income to a limit of **\$400** per week for 26 weeks.

#### Financial Default (Section 10)

This provides assistance if Your Travel Services Provider (excluding travel agents) suffers an event of Financial Default.

#### Domestic Pets (Section 11)

We will cover You for additional boarding kennel or cattery fees if You are delayed from returning home. In addition We cover the veterinary fees if Your pet is injured while You are away.

#### Domestic Services (Section 12)

If You are injured during Your Trip and become disabled, We will reimburse You up to \$50 per day for housekeeping services you can't do Yourself. It does not include home nursing. This benefit is up to \$1,500 for Single Cover and \$3,000 for Family Cover.

#### Travel Delay (Section 13)

We provide cover for Additional Meals and Accommodation Expenses, after an initial 6-hour delay, if Your Trip is disrupted due to circumstances beyond Your control.

#### Hijack and Kidnap (Section 14)

This provides You with **\$1,000** per day for each day You, Your Children and Grandchildren are held captive, following being hijacked or kidnapped.

#### Sports and Activities

Most amateur sporting and adventure activities are covered at no extra cost. There are some sports that have conditions of cover and some that We do not cover altogether. Below is an overview of the sports We do not cover and those with conditional cover.

Whatever sport or activity You choose to do, it is a condition of cover that You act in a responsible way to protect Yourself.

### [Activities under certain conditions](#)

If You wish to participate in abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coastering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), trekking or hiking over 3,000 metres, tubing, zip lining or zorbing, then You will need to observe the following conditions:

- 1)** the activity must be conducted through a commercial operator; and
- 2)** available to general public; and
- 3)** not considered extreme risk; and
- 4)** not require any special skills or a high level of fitness to undertake

### [Activities not covered](#)

The following activities are not covered and are listed on page 52-53 under General Exclusions:

- Skiing or Snowboarding (unless You have purchased our Ski and Winter Sports option)
- bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic Skiing, ski joring
- Skiing with any form of power assisted equipment (unless You have purchased Our Ski and Winter Sports ...option)
- any kind of mechanized snow-mobiles except as provided by the recognized piste authorities for transport to and from designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports option)
- Backcountry Skiing
- racing or participating in any timed event (other than on foot)
- any kind of professional sport
- hunting
- open water sailing
- participating in any rodeo activity, either as an amateur or as a professional
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- parachuting
- hang gliding or paragliding
- travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning
- diving underwater using an artificial breathing apparatus unless You hold an open water diving licence issued in Australia or You are diving under licensed instruction

### [Optional Cover: Our Ski and Winter Sports Option](#)

Our Ski and Winter Sports option provides extra benefits that must be purchased for an additional Premium and needs to appear on Your Certificate of Insurance.

The cover extends to:

#### [Snow Ski Equipment Hire \(Section 15\)](#)

This provides for the hire of replacement snow equipment when Yours is accidentally lost, stolen, delayed or damaged.

#### [Ski Pack \(Section 16\)](#)

This covers the value of any unused ski passes, ski hire, tuition fees or lift passes You cannot use due to injury or illness.

#### [Piste Closure \(Section 17\)](#)

This covers You for travel to an alternate resort or for the purchase of additional ski passes if You are unable to ski at Your pre-booked resort due to piste closure.

#### [Bad Weather and Avalanche \(Section 18\)](#)

If Your outward or return Trip is delayed for more than 12 hours due to an avalanche or bad weather, We will cover Your travel accommodation.

#### [Lift Pass \(Section 19\)](#)

This covers Your cost of purchasing a new ski lift pass if Your ski lift pass is lost or stolen.

## Table of Benefits- Benefit Limits

Policy Section	Maximum benefit payable	
	Single*	Family*
1A) Cancellation Fees and Lost Deposit	Unlimited**	Unlimited**
1C) Cancellation Fees	\$1,000	\$2,000
1D) Travel Agent Fees	\$4,000	\$8,000
2A) Overseas Medical and Hospital	Unlimited	Unlimited
2B) Cash in Hospital	\$6,000	\$12,000
2C) Overseas Dental	\$2,000	\$4,000
2G) Funeral Expenses Overseas	\$20,000 per person	\$20,000 per person
3) Luggage	\$15,000	\$30,000
3B) Travel Documents	\$3,000	\$6,000
3C) Luggage Delay	\$750	\$1,500
3E) Personal Money	\$500	\$1,000
4) Emergency Expenses	Unlimited	Unlimited
4B) Resumption of Travel	\$3,000	\$6,000
4C) Special Events	\$5,000	\$10,000
5) Accidental Death	\$25,000 per person	\$25,000 per person
6) Accidental Disability	\$25,000 per person	\$25,000 per person
7) Your legal Liability	\$10,000,000	\$10,000,000
8) Rental vehicle Excess	\$5,000	\$5,000
9) Loss of Income	\$10,400	\$20,800
10) Financial Default	\$10,000	\$20,000
11) Domestic Pets	\$650	\$650
12) Domestic Service	\$1,500	\$1,500
13) Travel Delay	\$3,000	\$6,000
14) Highjack and Kidnap	\$10,000 per person	\$10,000 per person
<b>Optional Cover - Ski and Winter Sports</b>		
15) Equipment Hire	\$2,000	\$4,000
16) Ski Pack	\$1,000	\$2,000
17) Piste Closure	\$1,000	\$2,000
18) Bad Weather and Avalanche	\$1,000	\$2,000
19) Lift Pass	\$500	\$1,000

\* The most We will pay under Sections 1,2 (excluding Section 2G),3,4,7,8,9,10,11,12,13,15,16,17,18 and 19 of this policy is the amount shown in the Table of Benefits for the cover (Single Cover or Family Cover) You have selected. For Sections 2G, 5,6 and 14 the most We will pay is the amount shown in the Table of Benefits, however it applies per person, to all persons listed on Your Certificate of Insurance, including Children and Grandchildren.

\* Children and Grandchildren up to the age of 25 travelling with You, who are not working full time, are covered under both Our Single and Family policies. They must be listed on Your Certificate of Insurance.

\*\* Cancellation Fees and Lost deposits are limited to \$60,000 for international cruises.

## Pre-existing Medical Conditions

### Please read this section carefully.

This policy does not cover all Pre-existing Medical Conditions or all stages of pregnancy. Please read the information below to understand what is covered. If You are unsure, need clarification or wish to ask specific questions, then please call Us on 02 9225 7599.

Once You purchase Your policy any specific conditions You have listed and We have offered cover for with the extra Premium paid, will be shown on Your Certificate of Insurance.

### What is a Pre-existing Medical Condition?

"Pre-existing Medical Condition" means:

- a)** any physical defect, condition, illness or disease for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 12 months prior to Your purchase of this policy
- b)** any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to Your purchase of this policy

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

### Cover provided for Pre-existing Medical Conditions

There are three categories of medical conditions:

- conditions We automatically cover;
- conditions which We cannot cover; and
- conditions which We need to assess

This section outlines the Pre-existing Medical Conditions that are covered.

You have cover if Your Pre-existing Medical Condition is listed in the table below, provided the following requirement is met:

- they are not associated with any conditions You list as part of the medical screening process; and
- You have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 12 months; and
- specific requirements below are met

### Conditions We cover

- 1) Acne
- 2) Allergies Limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma providing You:
  - a)** have no other lung disease; and
  - b)** are less than 60 years of age at the time You purchased the policy
- 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 or Hypercholesterolaemia; and
  - d)** are under 50 years of age at the date of policy purchase

- 14) \*Diabetes Mellitus (Type II) providing that 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 or Hypercholesterolaemia; and
  - d) are under 50 years of age at the date of policy purchase
- 15) Dry Eye Syndrome
- 16) Epilepsy providing:
  - a) there has been no change to Your medication regime in the past 12 months and
  - b) You are on no more than one anticonvulsant medication
- 17) Gastric Reflux
- 18) Gastric/Peptic Ulcer
- 19) Glaucoma
- 20) Gout
- 21) Graves' Disease
- 22) Hiatus Hernia
- 23) Hip/Knee replacement if performed more than 12 months ago but less than 10 years ago
- 24) \*Hypercholesterolemia (High Cholesterol) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 25) \*Hyperlipidaemia (High Blood Lipids) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 26) \*Hypertension (High Blood Pressure) ) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 27) Hypothyroidism, including Hashimoto's Disease
- 28) Incontinence
- 29) Insulin Resistance
- 30) Macular Degeneration
- 31) Meniere's Disease
- 32) Migraine
- 33) Nocturnal Cramps
- 34) Plantar Fasciitis
- 35) Raynaud's Disease
- 36) Sleep Apnoea
- 37) Solar Keratosis
- 38) Trigeminal Neuralgia
- 39) Trigger Finger

*\*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 is also excluded.*

#### Conditions we cannot cover

Under no circumstances is cover available for:

- conditions involving drug or alcohol dependency
- conditions for which You are travelling to seek medical treatment or review
- travel booked or undertaken against the advice of any medical practitioner
- any condition or illness for which You are currently awaiting surgery, treatment, investigation or procedures

#### Pregnancy

Our policies provide limited cover for pregnancy.

The following restrictions will apply for any person where a claim may arise in any way and is related to pregnancy regardless of whether it has been assessed or not:

- cover is only provided for unexpected complications before the 26th week; or
- childbirth before the 26th week which was accelerated by accidental injury

We cover single non-complicated pregnancies automatically. For all other pregnancies a medical assessment must be completed.

#### Conditions which We need to assess

For all other medical conditions, You will need to complete an online medical assessment. You can complete this as part of Your travel insurance quote or call (02) 9225 7599 for additional assistance.

**Please also read the "General Exclusions that apply to all sections" beginning on page 52.**

# Things to know

## Who Can Purchase This Policy?

Cover is available to:

Australian Residents provided:

- You purchase Your policy before You begin Your Trip; and
- Your Trip begins and ends in Australia

Temporary Residents provided:

- You hold a current Australian Visa that will remain valid beyond the period of Your return; and
- You hold a return ticket; and
- You have a home address in Australia that You intend to return to; and
- You purchase Your policy before You begin Your Trip; and
- Your Trip begins and ends in Australia

## Age Limits

Age limits are as at the date of issue of Your Certificate of Insurance. Our plans are available to travellers between the ages of 18 and 74.

Children and Grandchildren up to the age of 25 travelling with You, who are not working full time, are covered under both Our Single and Family policies.

## Cover Types - Top Cover

You have the choice of single or family cover:

**Single Cover:** This provides cover for one adult plus any of his/her Children or Grandchildren; or

**Family Cover:** This provides cover for any two adults named on the policy travelling together, includes spouse, de facto or adult Travelling Companion plus their Children or Grandchildren.

Note: The benefit limits (as per the Table of Benefits on page 18) apply to the total of all claims combined, regardless of the number of people the claims relate to.

You then have the choice of which plan best suits You. Both plans are available with our Ski and Winter Sports option. They are:

**International One Trip** - covering one Trip of a duration that You choose at the time of purchase. This cannot exceed 365 days. In choosing this policy it is important that You select the countries You will be travelling to, as Your Premium is based on this. If You select a restricted country You will be alerted before You purchase.

**International Multi-Trip** - covering unlimited Trips (within any one Period of Insurance). The length of any one Trip cannot exceed 30 days. All Sums Insured for the Annual Multi-Trip Plan are per Trip. This plan is a worldwide plan and covers all non-restricted countries. Please check the website below to make sure this policy is right for You.

## Excluded countries

We do not cover any country listed as "Do not travel" on the government website [www.smartraveller.gov.au](http://www.smartraveller.gov.au) This policy also does not provide cover arising directly or indirectly from travel in, to or through certain other high risk countries. When purchasing Your policy please include all countries You will be travelling to, this will then confirm if cover is available.

## *When are Benefits Available*

Your policy is valid only when You pay the Premium and a Certificate of Insurance is issued to You. Cover for Cancellations or Lost Deposits (Section 1) and Financial Default (Section 10) begins on the date Your policy is issued. Cover for all other benefits commences on the date Your Trip begins and terminates on:

- completion of Your Trip; or
- expiry of the period shown on Your Certificate of Insurance; or
- in the case of an Annual Multi-Trip Plan, expiry of 30 days from the date Your Trip begins, whichever occurs first

Subject to the terms and conditions of the policy, You can claim on this policy when an Insured Event occurs during the period of Your insurance causing You to:

- suffer loss, damage or destruction; or
- incur legal liability

## Important Matters

### *Period of Cover*

The period You are insured for is set out on Your Certificate of Insurance. It varies according to the length of Your Trip and the policy type You have selected.

### *Cooling-Off Period*

You have 14 days from the date of issue of this policy (as shown on Your Certificate of Insurance) to make sure this is the right policy for You, provided You have not started Your Trip and that You do not want to make a claim or exercise any other right under this policy.

Simply advise Us either by email or in writing if You wish to cancel Your policy and We will give You a full refund.

You may cancel Your policy, outside the 14-day cooling off period, provided You have not begun Your Trip and You do not wish to make a claim or exercise any other right under the policy. A cancellation fee of 10% may be deducted from Your refund in this case.

### *Extending Your Cover*

We will extend Your cover free of charge if Your return to Australia is delayed due to any of the following:

- a bus line, airline, shipping line or rail authority You are travelling on, or that has accepted Your fare or Luggage or personal effects, is delayed; or
- the delay is due to a reason that You can claim under Your Policy (subject to Our written approval)

For other reasons You can apply to extend Your One-Trip policy by contacting Us at least 5 business days prior to Your original policy's expiration date. Extension of cover is subject to Our written approval and Your payment of any additional Premium. Where We have agreed to extend cover We will issue You with a new Certificate of Insurance. The Period of Insurance on Your new Certificate of Insurance, when added to the period on Your original Certificate of Insurance, cannot exceed a combined maximum period of 12 months.

You cannot extend cover:

- For any Pre-existing Medical Conditions, unless listed on pages 19 and 20 and You have not been hospitalised (including day surgery or emergency attendance) for that condition in the past 12 months, or unless declared, accepted and You have paid the appropriate Premium; or
- for any condition You suffered during the term of Your original policy; or
- where You have not advised Us of any circumstances that has given (or may give) rise to a claim under Your original Policy; or
- where at the time of the extension You are aged 75 years or over; or
- under our Multi-Trip plan

## *Jurisdiction under Law*

This policy is governed and construed in accordance with the law of New South Wales 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 choice of law clause applies.

## *Changes to the PDS*

From time to time and where permitted by law, We may change parts of this PDS. If We do this, any updates that are not materially adverse to You may be found on Our website [www.world2cover.com.au](http://www.world2cover.com.au). If We substantially amend the PDS, We will issue You a Supplementary Product Disclosure Statement (SPDS) that will provide the details of the change.

## *General Insurance Code of Practice*

We are signatories to the General Insurance Code of Practice, which sets out a commitment by the General Insurance industry to raise standards of service and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling and dispute resolution. For more information on the Code or to obtain a copy, You can call Us on 02 9225 7599 or You can access the Code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

## *Financial Claims Scheme*

You may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that Tokio Marine & Nichido is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 55 88 49.

## *Your Duty of Disclosure*

Before You start or vary a policy with Us You have a duty under the Insurance Contracts Act 1984 (Cth) to tell Us every matter You know, or could reasonably be expected to know, that is relevant to Our decision whether to accept the risk of insuring You and if so, on what terms. We rely on the accuracy of the information You provide to Us. Our decision to insure You is based on this.

You are not expected to tell Us information:

- that lessens the risk We accept
- that is common knowledge
- that We know or ought to know in the ordinary course of Our business; or
- if We waive Your Duty of Disclosure

This means:

- 1)** when You ask for cover You must honestly answer specific questions about matters that may affect Our decision whether:
  - a)** to accept the risks of offering You cover; and
  - b)** the terms (including cost) of such cover
- 2)** if You asked for the cover to be extended, altered or reinstated We may:
  - a)** ask You specific questions as mentioned above, and You must again answer honestly; and/or
  - b)** give You a copy of the matters You previously disclosed to Us in relation to the cover, and request You to tell Us:
    - i)** if there have been any changes to that matter (being a change that is known to You or that a reasonable person in such circumstances could be expected to disclose); or
    - ii)** if there have been no changes to that matter

If You fail to comply with Your Duty of Disclosure including if the information You give is not accurate, We may be entitled to reduce or deny any claim You may make or cancel the policy altogether. If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from the beginning, that is, treating as though it never existed.

## How Complaints Are Resolved

You are entitled to make a Complaint to Us about any aspect of Your relationship with Us.

If You need to make a Complaint, You can do so over the phone or in writing including by email correspondence.

We will conduct Complaints handling in a fair, transparent and timely manner.

### Stage 1

- Within 15 days, if We have all the relevant information and We have completed Our investigation, We will provide You with Our decision on Your Complaint in writing
- Within 15 days, If We require additional information or require more time to investigate, We will let You know and will attempt to agree with You to an alternative timeline
- If You are satisfied with Our decision, Your Complaint has been resolved
- If the decision does not resolve Your Complaint to Your satisfaction, You can request Us to review Our decision

### Stage 2

- Your Complaint will be reviewed by the relevant Department Manager or an employee with appropriate authority, knowledge and experience
- We will keep You informed about the progress of Our review at least every 10 business days
- Within 15 days, if the reviewer has all the information they need and has completed their investigation, You will be advised of Our final decision
- Within 15 days, If the reviewer requires more information or more time, they will let You know and will attempt to agree with You to an alternative timeline
- If You are satisfied with the final decision, Your Complaint has been resolved
- If the final decision does not resolve Your Complaint to Your satisfaction, You are entitled to refer Your complaint to the Financial Ombudsman Service (FOS)
- The FOS is an independent external dispute resolution scheme

We further advise that Stage One and Stage Two of Our Complaints process described above will not exceed 45 calendar days in total, unless We are unable to provide You with a final decision within 45 calendar days.

If We are unable to provide You with a final decision within 45 calendar days, We will inform You before the end of that period of the reasons for the delay and Your right to refer Your Complaint to the FOS, together with contact details for the FOS.

#### If Your Problem is Not Resolved?

If You disagree with Our decision, You can appeal to the Financial Ombudsman Service (FOS). We will advise You how to do this and provide all relevant assistance.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. The decisions made by FOS are binding on Us provided You agree. You do not have to accept any decision that We or FOS make. You always have the option of seeking other solutions.

You can contact the service on 1300 780 808 (local call cost) or by email to [info@fos.org.au](mailto:info@fos.org.au). You can also visit the FOS website at [www.fos.org.au](http://www.fos.org.au). You can also write to FOS at GPO Box 3, Melbourne, Vic, 3001. This is a free service.

## Privacy

Your privacy is important to Us. Tokio Marine & Nichido is dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Tokio Marine & Nichido has ongoing practices, procedures and systems in place to ensure that We manage personal information in an open and transparent way.

We may use Your personal information (such as Your name, date of birth, contact details, and in certain cases explained in Our Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms We might issue You an insurance policy;
- to open and administer any products and services You may sign up for;
- to help improve Our products and services;
- to undertake market research, customer data analysis and direct marketing activities;
- to manage and resolve complaints made;
- to report information required by law or regulations;
- to perform any other appropriately related functions

If You don't provide all the information requested, the main consequence is that We may not be able to issue You with a policy or pay Your claim.

Unless it is unreasonable or impracticable under the circumstances, We will collect Your personal information directly from You, Your advisor or someone authorised by You, for example, Your insurance broker, financial planner, legal services provider, agent or carer.

In issuing and/or managing Your policy or claim We may need to disclose Your personal information to third parties such as another insurer, Our reinsurers, an insurance broker, Our legal providers, Our accountants, loss investigators or adjusters, anyone acting as Your agent or regulatory bodies as well as Our various third party service providers described in Our Privacy Policy. We may also disclose Your information as required by law.

In providing You with Our services it may be necessary to disclose Your information overseas where We have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe (including the United Kingdom), Singapore and India.

We will otherwise collect, hold, use and disclose Your personal information in accordance with Our Privacy Policies, which set out how You may access and correct the personal information that We hold about You and how to lodge a complaint.

To learn more about collection and use of Your personal information, see Our Privacy Policy, which can be viewed at Our website [www.tokiomarine.com.au](http://www.tokiomarine.com.au) or contact Us on 02 9225 7599.

## Understanding the Cover

It is important You read this document to understand what:

- is covered
- is not covered and
- are Your rights and responsibilities

If You require another copy of this document You can:

- download it from Our website [www.world2cover.com.au](http://www.world2cover.com.au) or
- email Us at [travelservice@world2cover.com.au](mailto:travelservice@world2cover.com.au) or
- contact Us on 02 9225 7599

## Defined Terms

Within Your World2Cover Travel Top Policy certain words have definite meanings, it is important that You are aware of them.

**Additional Accommodation, Meal and Travelling Expenses** means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expenses (including emergency personal telephone calls), had the Trip gone ahead as planned.

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

**Certificate of Insurance** means the most recent certificate that We provide to You. It contains the information You have given Us and on which We have issued Your insurance. It also includes the amount You are insured for, Excesses that apply, options You have chosen, the type of cover You have and when the policy starts and ends. If You vary this policy We will send You an updated Certificate of Insurance.

**Children or Grandchildren** means Your Children or Grandchildren travelling with You up to the age of 25, who are not working full time. They must be listed on Your Certificate of Insurance.

**Dependent** means under the age of 16 years.

**Excess** has the meaning given to that term on page 14.

**Excess Eliminator** has the meaning given to that term on page 14.

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

**Insured Event** means an event for which We have agreed to provide cover under this policy.

**Limb (s)** means any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

**Luggage** means personal items, including Valuables, sporting equipment, dentures and or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip, unless they are excluded under "What is not covered" in General Exclusions and Section 3.

**Moped or Scooter** means any two or three wheeled motor vehicle with an engine capacity less than 50cc.

**Motor Cycle** means any two or three wheeled motor vehicle with an engine capacity greater than 50cc.

**Off-piste** means any Skiing within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

**Period of Insurance** means the period during which You are insured and is shown on Your Certificate of Insurance.

**Permanent** means lasting 12 months from the date of occurrence and at the end of that period being beyond hope of improvement.

**Personal Money** means cash that is carried on Your person unless secured in a safe or strong room where available.

**Pre-existing Medical Condition** has the meaning given to that term on page 19.

**Premium** means the amount You pay for Your insurance.

**Quad Bike** means any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handle bars that are used for controlling the steering.

**Relative** means a Relative who is Your spouse or de facto spouse of either gender, parent, parent in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, fiancée, fiancé or guardian.

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

**Serious Injury or Illness** means a condition which necessitates treatment by a legally qualified medical practitioner and which results in You or any other person to which this insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue on with Your original Trip.

**Skiing** means Skiing and snowboarding.

**Sum Insured** means the maximum amount that We will pay as shown on the Table of Benefits on page 18.

**Table of Benefits** means the table set out on page 18 of this document, which sets out the maximum benefit payable in respect of each section of cover.

**Total Loss** means the total physical loss or loss of use of one or more Limbs. For an eye, it means the entire and irrecoverable loss of sight in that eye.

**Travelling Companion** means the person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

**Trip** means:

- 1) in respect of any One-Trip Plans, means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your Trip until You return home, or until the end of the Period of Insurance shown as the return date on the Certificate of Insurance, whichever is sooner.
- 2) in respect of any Annual Multi-Trip Plans, means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your Trip until You return home or until the end of the Period of Insurance shown on the Certificate of Insurance, whichever is sooner. The length of any one Trip cannot exceed 30 days and must involve an overseas destination.

**Terrorist Act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act that is verified or recognised by the (relevant) Government as an act of terrorism.

**Transport Provider** means any airline, bus line, shipping line or railway that has accepted Your fare.

**Travel Service Provider** means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

**Unattended** means but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your Relative or Traveling Companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it a distance where You are unable to prevent it from being unlawfully taken.

**Valuables** means jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones and tablets.

**War** means War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We, Our, Us** means Tokio Marine & Nichido Fire Insurance Co, Ltd.

**Winter Sports** means leisure bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier Skiing, ice hockey, ice skating, lugeing (on ice only), mono skiing, Off-piste Skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), recreational Skiing, snowmobiling and tobogganing. In all cases "Skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

**You, Your, Yourself** means the person or persons named on the Certificate of Insurance. If You select Single Cover, the policy covers You and Your Children or Grandchildren travelling with You up to the age of 25, who are not working full time.





# World2Cover

TRAVEL INSURANCE

| **Top Cover**

## The Cover - Top Cover

# The Cover - Top Cover

## Section 1: Cancellation Fees and Lost Deposits

You may have to pay an Excess for each incident You claim for under this Section unless You have paid the Excess Eliminator.

We will cover You for:

<b>1A</b>	Your cancellation fees and lost deposits for travel and accommodation arrangements that You have pre-paid and cannot recover in any other way if Your Trip is cancelled or cut short at any time, through circumstances beyond Your control that You did not expect or intend. This includes pre-paid tickets for tours and theme parks.
<b>1B</b>	If We pay a claim under 2E or 4B then You cannot claim for unused non-refundable tickets that are for the return Trip to Australia.
<b>1C</b>	<p>The cost of cancellation fees and lost deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1E) that You cannot claim from anyone else, if Your travel is cancelled prior to the commencement of Your Trip because Your annual leave is cancelled by Your employer after You have booked Your holiday, provided that:</p> <ol style="list-style-type: none"> <li><b>1)</b> You are a full time employee of armed forces, police, fire or ambulance services; and</li> <li><b>2)</b> Your employer has to cancel Your leave:             <ol style="list-style-type: none"> <li><b>a)</b> so You can attend an unforeseen emergency; or</li> <li><b>b)</b> to relocate You overseas unexpectedly.</li> </ol> </li> </ol> <p>The maximum We will pay under Section 1C is \$1,000 for Single Cover and \$2,000 for Family Cover.</p>
<b>1D</b>	Non-recoverable fees You have been charged by Your Travel Agent, up to \$4,000 for Single Cover or \$8,000 for Family Cover however We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.
<b>1E</b>	<p>Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:</p> <ul style="list-style-type: none"> <li>• if the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.</li> <li>• if the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.</li> </ul> <p>For this benefit to become payable:</p> <ol style="list-style-type: none"> <li><b>a)</b> the reason for cancellation must be covered under this section of the policy; and</li> <li><b>b)</b> the loss of such points cannot be recovered from any other source</li> <li><b>c)</b> before You submit a claim under this section You must first request the airline refund Your points.</li> </ol>

## Section 1 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>1.1</b>	A change of plans because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
<b>1.2</b>	Claims arising from Your business (other than severe damage to Your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being involuntarily retrenched from Your usual full time employment in Australia nor will it apply to benefits available under Section 1C.
<b>1.3</b>	You not complying with what Your ticket conditions require.
<b>1.4</b>	Tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from Your destination.
<b>1.5</b>	If You were aware of any reason, before Your period of cover commenced, that may cause Your Trip to be cancelled, abandoned or shortened.
<b>1.6</b>	Cancellation, delays or rescheduling caused by Your Transport Provider.
<b>1.7</b>	Mechanical breakdown of any means of transport.
<b>1.8</b>	The death, injury or illness of any Relative who is not resident in Australia or New Zealand.
<b>1.9</b>	The government of any country not allowing You to enter or stay in that country.
<b>1.10</b>	Pregnancy, or childbirth except for: <b>1)</b> related complications before the 26th week of pregnancy; or <b>2)</b> childbirth before the 26th week of pregnancy which was accelerated by accidental injury; or <b>3)</b> When the Pre-existing Medical condition has been assessed and additional Premium paid
<b>1.11</b>	You intentionally injuring Yourself.
<b>1.12</b>	The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
<b>1.13</b>	Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
<b>1.14</b>	The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
<b>1.15</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

There is no Excess for this section.

We will cover You for:

<b>2A</b>	Reasonable overseas medical and hospital expenses You have to pay as a result of an injury or illness (including injury arising from a Terrorist Act subject to policy terms and exclusions) which first occurs or becomes apparent after the departure date as shown on Your Certificate of Insurance. All medical treatments must be provided by a legally qualified medical practitioner. We will pay up to 12 months from the time You first received treatment for the injury or illness.
<b>2B</b>	If You are hospitalised overseas for more than 48 hours We will also pay \$50 for each 24-hour period You are in hospital from the first day of hospitalisation.
<b>2C</b>	Up to \$2,000 for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.
<b>2D</b>	Up to \$500 for emergency dental costs for relief of sudden and acute pain given or prescribed by a legally qualified practitioner and necessarily incurred outside Australia.
<b>2E</b>	The cost of moving You to another country or to bring You home to Australia if it is medically necessary. At Our discretion, We will decide on which action to take subject to medical restraints and as agreed by Our medical adviser. If We bring You home to Australia We will use Your return ticket towards Our costs.
<b>2F</b>	Additional Accommodation, Meal and Travelling Expenses of Your Travelling Companion or Relative if We agree with Your doctor that a Travelling Companion or Relative must travel to see You, or stay with You until You are able to resume Your Trip, or escort You home.
<b>2G</b>	Funeral expenses if You, Your Children or Grandchildren die while overseas. We will pay the cost incurred overseas for a funeral/cremation or the return of Your, Your Children's or Grandchildren's remains to Australia provided You (in the case of Children or Grandchildren), Your Travelling Companion or Relative contacts Us first and obtains Our agreement. The most We will pay is \$20,000, per person, listed on Your Certificate of Insurance.
<b>2H</b>	<p>If You are hospitalised, die or are evacuated and Your Dependent Children or Grandchildren are left without supervision, We will provide care for them until We can arrange:</p> <ul style="list-style-type: none"> <li>• their return to Australia; or</li> <li>• for a Relative to arrive to care for them</li> </ul> <p>This is provided You, Your Travelling Companion or a Relative contacts Us first and obtains Our agreement.</p>

Please note that We do not cover any costs incurred in Australia.

## Section 2 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>2.1</b>	Any pre-existing Medical conditions except as specified under "Pre-existing Medical Conditions" on pages 19-20.
<b>2.2</b>	Any medical or dental problem of Yours that You told Us about when You took out this insurance and We told You that We would not cover it.
<b>2.3</b>	Medical, hospital, dental or any ancillary benefits expenses incurred in Australia or for which We are prevented from paying by reason of any statutory legislation or government regulation OR expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
<b>2.4</b>	Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time You first received treatment for the injury or illness.
<b>2.5</b>	Pregnancy, or childbirth except for: <b>1)</b> Related complications before the 26th week of pregnancy; or <b>2)</b> Childbirth before the 26th week of pregnancy that was accelerated by accidental Injury; or <b>3)</b> When the Pre-existing Medical condition has been assessed and additional Premium paid
<b>2.6</b>	You intentionally injuring Yourself.
<b>2.7</b>	The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
<b>2.8</b>	If You do not follow the medical advice We have obtained, We will not be responsible for any subsequent medical, hospital or evacuation expenses.
<b>2.9</b>	If You have not notified Us as soon as practicable of Your admittance to Hospital.
<b>2.10</b>	If You have received medical care under a reciprocal national health scheme. Please visit <a href="http://www.dfat.gov.au">www.dfat.gov.au</a> for details of the agreements with Australia.
<b>2.11</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 3: Luggage and Personal Money

You may have to pay an Excess for each incident You claim for under this section except 3B and 3C unless You have paid the Excess Eliminator.

We will cover You:

<b>3A</b>	<p>For the repair cost or loss in cash of Your Luggage You lose or that is stolen or damaged, that We think is reasonable. At Our sole discretion We also have the option to repair or replace the Luggage. If We decide to replace Your Luggage it will be with new Luggage. The most We will pay for each item depending on the plan You have selected is:</p> <ul style="list-style-type: none"> <li>• camera, video camera, laptop computer equipment and set of golf clubs - \$3000</li> <li>• dental prostheses (including dentures) \$500</li> <li>• each other item - \$1000</li> </ul> <p>A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs). Luggage left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies if left Unattended in the passenger compartment or overnight in the motor vehicle, nor does cover apply to Valuables left Unattended in a motor vehicle at any time.</p>
<b>3B</b>	<p>If Your travel documents, credit cards or travellers cheques carried with You are lost or illegally used by someone other than You, Your Relative or Travelling Companion, We will pay any amounts You have to pay to replace them or resulting from their fraudulent use. The maximum We will pay is \$3,000 for Single Cover and \$6,000 for Family Cover.</p>
<b>3C</b>	<p>If You have to buy essential clothing and personal items overseas because Luggage carried by Your Transport Provider overseas is delayed by more than 10 hours, We will pay up to \$750 per Trip for Single Cover and \$1500 per Trip for Family Cover. Receipts must be provided as proof of purchase of such items and be dated prior to the date of recovery of Your delayed Luggage. The amount paid by Us will be deducted from any Luggage claim payable under 3A. Following a loss under this Policy Section We will allow on settlement one automatic reinstatement of the Sum Insured.</p>
<b>3D</b>	<p>If Your golf equipment is lost, stolen, delayed or damaged while on the Trip (other than whilst in use), We will pay the necessary cost of hiring replacement equipment up to the amount of \$250 single and \$500 family policy. Any claim must be supported by receipts.</p>
<b>3E</b>	<p>If Your Personal Money is stolen whilst overseas, then We will pay the value of this Personal Money up to \$500 per Trip for Single Cover and \$1,000 per Trip for Family Cover. It is the responsibility of the insured person to provide proof of ownership of any stolen Personal Money and We are under no obligation to make payment without this proof of ownership.</p>
<b>3F</b>	<p>Ski's, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm, provided You have purchased our Ski and Winter Sports option.</p>

## Section 3 Exclusions

We will not cover You for losses or expenses that are for:

<b>3.1</b>	Items for trade, trade samples or Your tools of trade or profession.
<b>3.2</b>	Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either: <ul style="list-style-type: none"><li>• the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or</li><li>• a breakage or scratch caused by an accident involving any vehicle You were travelling in.</li></ul>
<b>3.3</b>	Loss or damage caused by cleaning, repair, alterations, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
<b>3.4</b>	Negotiable items, gold or precious metals, precious unset or uncut gemstones.
<b>3.5</b>	Luggage that You leave Unattended or with someone You do not know looking after it.
<b>3.6</b>	Luggage left in a motor vehicle unless it is locked in the boot or locked luggage compartment or any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
<b>3.7</b>	Valuables left Unattended in a motor vehicle at any time or in the cargo hold of any aircraft, ship, train or bus. (This includes any loss from the point of check-in until You receive the goods).
<b>3.8</b>	Luggage that You send or leave somewhere else and that won't be travelling with You on Your Trip.
<b>3.9</b>	Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while You are using them.
<b>3.10</b>	Electrical or mechanical breakdown.
<b>3.11</b>	Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
<b>3.12</b>	The cost of consultation fees to replace prescription medication.
<b>3.13</b>	Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.
<b>3.14</b>	Loss of value of money or shortages of money caused by mistakes of any person.

<b>3.15</b>	Losses due to devaluation or depreciation of currency.
<b>3.16</b>	Personal Money not carried on Your person unless secured in a safe or strong room where available.
<b>3.17</b>	We will not pay if You are entitled to compensation from the bus line, airline, shipping line or rail authority You were travelling on for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your expenses and what You were reimbursed, up to the limit of Your cover.
<b>3.18</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 4: Emergency Expenses

You may have to pay an Excess for each incident You claim under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>4A</b>	<p>Your Additional Accommodation Meal and Travelling expenses including emergency personal telephone calls. If Your Trip is disrupted because of:</p> <ul style="list-style-type: none"> <li>• Your passport or travel documents being lost or stolen</li> <li>• You innocently breaking any quarantine regulation</li> <li>• natural disaster, severe weather condition</li> <li>• serious damage to Your home or business premises in Australia</li> <li>• Your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary</li> <li>• an accident involving Your means of transport</li> <li>• cancellation, delay or diversion of Your scheduled transport caused by riot, strike or civil commotion but only those expenses You cannot claim from someone else</li> </ul>
<b>4B</b>	<p>Your Additional Accommodation, Meal and Travelling Expenses, including emergency personal telephone calls to return You to Your Home in Australia. If unexpectedly there is a death or sudden Serious Injury or Illness involving:</p> <ul style="list-style-type: none"> <li>• You; or</li> <li>• Your Travelling Companion; or</li> <li>• a relative of either You or Your Travelling Companion, in Australia or New Zealand provided they are under the age of 85 years</li> </ul> <p>We will also pay Your transport costs to resume Your original overseas Trip if You rejoin it within 60 days of returning to Australia or New Zealand providing there was 7 days of Your Trip remaining. The most We will pay is \$3,000 Single Cover and \$6,000 Family Cover. Expenses in Section 4B can only be incurred with Our consent and You must provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.</p>

<b>4C</b>	If Your Trip is for the purpose of attending a prearranged wedding, funeral, conference or sporting event which cannot be delayed due to Your late arrival and the Trip is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The most We will pay is \$5,000 for Single Cover and \$10,000 for Family Cover.
-----------	--

### Section 4 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>4.1</b>	Pregnancy, or childbirth except for: <b>1)</b> Related complications before the 26th week of pregnancy; or <b>2)</b> Childbirth before the 26th week of pregnancy which was accelerated by accidental injury; or <b>3)</b> When the Pre-existing Medical condition has been assessed and additional Premium paid
<b>4.2</b>	You intentionally injuring Yourself.
<b>4.3</b>	The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
<b>4.4</b>	Additional Accommodation expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the Additional Accommodation expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
<b>4.5</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 5: Accidental Death

There is no Excess for this section.

We will cover You for:

<b>5A</b>	The death of You, Your Children or Grandchildren if it occurs within 12 months as a result of an injury caused by an accident or Terrorist Act (subject to policy terms and exclusions) during Your Trip.
<b>5B</b>	The disappearance of You, Your Children or Grandchildren because Your means of transport disappeared, sank or was wrecked and Your, Your Children's or Grandchildren's bodies have still not been found 12 months later.
<b>5C</b>	All persons listed on Your Certificate of Insurance are covered, per person, for the amount shown in the Table of Benefits on page 18.

### Section 5 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>5.1</b>	Death caused by illness or suicide.
<b>5.2</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 6: Accidental Disability

There is no Excess for this section.

We will cover You for:

<b>6A</b>	<p>If during Your Trip, You suffer an injury from an accident that:</p> <ol style="list-style-type: none"><li><b>1)</b> is caused by violent, external and visible means and;</li><li><b>2)</b> occurs solely and directly and independently of any other cause (including sickness or disease); and</li><li><b>3)</b> results within 12 months of the date of the accident, in Your Permanent total:<ol style="list-style-type: none"><li><b>a)</b> loss of sight in one or both eyes; or</li><li><b>b)</b> loss of use of one or more Limbs; or</li><li><b>c)</b> brain injury which prevents You from doing the same work You did prior to the accident or completing the same study You were undertaking prior to the accident</li></ol></li></ol> <p>We will pay You a lump sum benefit. All persons listed on Your Certificate of Insurance are covered, per person, for the amount shown in the Table of Benefits on page 18.</p>
-----------	--

### Section 6 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>6.1</b>	You intentionally injuring Yourself.
<b>6.2</b>	Disability caused by sickness or disease.
<b>6.3</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 7: Your Liability for Causing Loss or Damage to Property, Injury or Death

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>7A</b>	Compensatory damages You become legally liable to pay because during Your Trip, You injured someone, caused someone to die, or lost or damaged someone's property.
<b>7B</b>	Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred them with Our approval.

### Section 7 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

<b>7.1</b>	Injury to Your Travelling Companion or to a Relative or employee of either of You.
<b>7.2</b>	Loss of or damage to property belonging to or in the care or control of You, a Relative of Yours, Your Travelling Companion, or an employee of any of the aforementioned.
<b>7.3</b>	A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.
<b>7.4</b>	A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
<b>7.5</b>	Any fine or penalty, punitive, aggravated or exemplary damages.
<b>7.6</b>	Any 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.
<b>7.7</b>	Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
<b>7.8</b>	Disease that is transmitted by You.
<b>7.9</b>	Assault and/or battery committed by You or at Your direction.

**7.10**

All General Exclusions on pages 52-53 apply to this section as well.

## Section 8: Rental Vehicle Collision Damage and Theft Excess Cover

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

**8A**

Up to \$5,000 for any Excess or deductible which You become legally liable to pay under Your Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.

**8B**

If Your doctor or dentist certifies that You are unfit to drive, up to \$500 to return Your Rental Vehicle to the owner's nearest depot, but not exceeding the Sum Insured in the plan selected.

Conditions Applying to 8A & 8B:

- 1)** the Rental Vehicle must be rented from a recognised rental agency; and
- 2)** the hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the Rental Vehicle; and
- 3)** You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

### Section 8 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

**8.1**

Loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.

**8.2**

Loss or damage arising from operation of the Rental Vehicle while affected by alcohol or any other drug in a way that is against the law of the place You are in.

**8.3**

Loss or damage arising from operation of the Rental Vehicle without a licence for the purpose that You were using it.

**8.4**

All General Exclusions on pages 52-53 apply to this section as well.

## Section 9: Loss of Income

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>9A</b>	Loss of Your usual income up to \$400 per week (to a maximum of 26 weeks) while You cannot resume Your pre-Trip existing original employment if You are injured overseas as a result of an accident or Terrorist Act and within 90 days of being injured You lose all Your income because You cannot do Your normal work when You return to Australia.
-----------	--

### Section 9 Exclusions

We will not cover You for loss of income for:

<b>9.1</b>	The first 4 consecutive weeks after You planned to resume Your original employment.
<b>9.2</b>	Any further benefit after We have paid You for 26 weeks.
<b>9.3</b>	Any inability to work as a result of sickness or disease.
<b>9.4</b>	Claims that are not notified to Us within 60 days of Your return to Australia.
<b>9.5</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 10: Financial Default

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You if due to a Financial Default of a Travel Services Provider:

<b>10A</b>	You have to re-arrange Your Trip, We will pay the reasonable costs for You to arrange the same or similar standard of transport and accommodation. The maximum We will pay will not exceed Your non recoverable costs which You have incurred due to the Trip being cancelled.
<b>10B</b>	Your Trip has to be cancelled because You cannot rearrange it, We will pay the non-recoverable unused portion of Your pre-paid travel costs. We will also pay for the cancellation fee charged by Your travel agent up to \$4,000 for Single Cover or \$8,000 for Family Cover, but We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.
<b>10C</b>	You have to return home and have incurred necessary additional expenses in doing so, We will pay the reasonable additional hotel accommodation and transportation expenses incurred.

### *Section 10 Exclusions*

We will not cover You:

<b>10.1</b>	Financial Default of any travel agent, tour wholesaler, tour operator or booking agent.
<b>10.2</b>	Financial Default, if it had already occurred at the time Your Certificate of Insurance was issued or the date Your Trip was paid for, whichever occurs last.
<b>10.3</b>	Accommodation expenses incurred after the date You originally planned to return home.
<b>10.4</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 11: Domestic Pets

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will reimburse You up to:

<b>11A</b>	\$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats owned by You if You are delayed beyond Your original return date due to an event covered under this policy.
<b>11B</b>	\$650 if Your pet suffers an injury during Your journey and requires veterinary treatment, provided that at the time of the injury, Your pet was in the care of a Relative, friend or boarding kennel or cattery. The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims.

### Section 11 Exclusions

We will not cover You for:

<b>11.1</b>	Any boarding kennel or cattery fees incurred outside of Australia.
<b>11.2</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 12: Domestic Services

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You:

<b>12A</b>	If You are injured during Your Trip and become disabled as a result of the injury and the disablement continues after Your return to home, We will reimburse You up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that You are unable to fully perform Yourself. The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.
------------	---

### Section 12 Exclusions

We will not cover You:

<b>12.1</b>	If You do not have a medical certificate confirming Your disablement and verifying the need for housekeeping services necessary while disabled.
<b>12.2</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 13: Travel Delay

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You:

<b>13A</b>	If Your scheduled transport is delayed for at least 6 hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls, up to \$500 for Single or \$1000 for Family, for each day the delay continues. If You claim this benefit We will not pay for Accommodation, Meal and Travelling Expenses in Section 4A.
------------	--

### Section 13 Exclusions

We will not cover You for:

<b>13.1</b>	Additional Accommodation Expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the Additional Accommodation Expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
<b>13.2</b>	All General Exclusions on pages 52-53 apply to this section as well.

### Section 14: Hijack and Kidnap

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You:

<b>14A</b>	If You are hijacked or kidnapped We will pay \$1,000 per person for each 24 hours that You, Your Children or Grandchildren are held captive. The most We will pay is for 10 days.
------------	---

### Section 14 Exclusions

We will not cover You for:

<b>14.1</b>	All General Exclusions on pages 52-53 apply to this section as well.
-------------	--

## Ski and Winter Sports Option: Top Cover

This option covers: leisure bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier Skiing, ice hockey, ice skating, luge (on ice only), mono skiing, Off-piste Skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), recreational Skiing, snowmobiling and tobogganing. In all cases "Skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

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

- 1) You follow the safety guidelines for the Ski and Winter Sport concerned and where applicable, You use the appropriate and recommended safety equipment;
- 2) the Ski and Winter Sport is not part of a competition or tournament;
- 3) the Ski and Winter Sport is not undertaken on a professional basis; and
- 4) the Winter Sport is not excluded by the policy or listed in General Exclusions

## Section 15: Snow Ski Equipment Hire

You may have to pay an Excess for each incident You claim for under this Section unless You have paid the Excess Eliminator.

We will pay for the costs of hiring alternative snow Skiing equipment following:

<b>15A</b>	Accidental loss, theft of, or damage to, Your snow Skiing equipment for which a claim has been accepted by Us under Section 3 of this policy.
<b>15B</b>	The misdirection or delay, for a period more than 24 hours, of snow Skiing equipment owned by You.
<b>15C</b>	We will also reimburse the snow ski equipment hire insurance Excess if You have chosen and paid for additional Snow Ski Equipment Hire Excess cover.
<b>15D</b>	The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

## Section 15 Exclusions

We will not pay You:

<b>15.1</b>	If Your claim arises from Your participation in bobsleighbing, snow rafting, para-penting, ski acrobatics, Backcountry Skiing, ski joring.
<b>15.2</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 16: Ski Pack

You may have to pay an Excess for each incident You claim for under this Section unless You have paid the Excess Eliminator.

We will cover You for:

<b>16A</b>	If, as a result of Your injury or sickness during Your Trip, You are unable to utilise the full duration of Your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, We will reimburse You the irrecoverable cost of the unused portion for each insured person.
<b>16B</b>	You must obtain a medical certificate from a medical adviser in support of Your claim for Your injury or sickness.
<b>16C</b>	The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

*\* All General Exclusions on pages 52-53 apply to this section as well.*

## Section 17: Piste Closure

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>17A</b>	<p>We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in Your pre-booked holiday resort or all lift systems are closed for more than 24 hours.</p> <p>We will pay for either:</p> <ul style="list-style-type: none"><li>• the cost of transport to the nearest resort; or</li><li>• the cost of additional ski passes.</li></ul> <p>You need to obtain a written statement from the appropriate authority confirming the piste closure and how long it lasted.</p>
<b>17B</b>	<p>The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.</p>

*\* All General Exclusions on pages 52-53 apply to this section as well.*

## Section 18: Bad Weather and Avalanche Closure

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>18A</b>	<p>We will pay the reasonable extra travel and accommodation expenses that You need to pay if Your pre-booked outward or return Trip is delayed for more than 12 hours from Your scheduled departure time because of an avalanche or bad weather.</p>
<b>18B</b>	<p>The maximum amount We will pay for all claims combined under this section for Single Cover and Family Cover is shown in the Table of Benefits, page 18, for the plan You have selected. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.</p>

## Section 18 Exclusions

We will not pay You:

<b>18.1</b>	If Your claim arises from Your participation in bobsleighbing, snow rafting, para-penting, ski acrobatics, Backcountry Skiing, ski joring.
<b>18.2</b>	To the extent permitted by law We will not pay unless You obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
<b>18.3</b>	All General Exclusions on pages 52-53 apply to this section as well.

## Section 19: Lift Pass

You may have to pay an Excess for each incident You claim for under this section unless You have paid the Excess Eliminator.

We will cover You for:

<b>19A</b>	We will pay for the loss or theft of Your lift pass. The most We will pay is \$500 for single or \$1000 for family cover. Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.
------------	--

*\* All General Exclusions on pages 52-53 apply to this section as well.*

Please remember that any Winter Sports equipment You have left behind or left Unattended is not covered. Ski's, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm are covered under Section 3: Luggage and Personal Money.

## General Exclusions that apply to all sections

The following general exclusions apply to all sections of Your policy. These are in addition to any exclusion listed under a particular section of cover. We will not pay under any circumstances if Your claim arises from:

### General

- 1) You not acting in a responsible way to protect Yourself and Your property and to avoid making a claim
- 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 enjoyment or profit
- 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, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law
- 6) Errors omissions in any booking arrangements or failure to obtain the 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) You being in control of a motor vehicle without a current Australian motor drivers licence
- 10) You driving a motor vehicle or riding a Moped or Scooter without a current Australian drivers licence or a valid drivers licence for the country You are in, even if that country does not require You to hold a licence;

You riding a Motorcycle without a current Australian motorcycle licence or a valid motorcycle licence for the country You are in, even if that country does not require You to hold a motorcycle licence;

You travelling as a passenger on a Motorcycle, Moped or Scooter that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country you are in;

You riding or travelling as a passenger, on a Motorcycle, Moped, Scooter or Quad Bike without wearing a helmet.

- 11) Or is related to or is associated with:
  - an actual or likely epidemic or pandemic
  - the threat of an epidemic or pandemicRefer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for more information
- 12) You did not follow advice in the mass media or any government or other official body's warning:
  - against travel to a particular country or parts of a particular country; or
  - of a strike, riot, bad weather, civil protest or contagious disease (including an epidemic or pandemic);and You did not take the appropriate action to avoid or minimise any potential claims 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](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for more information.
- 13) Any act of War, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 14) A nuclear reaction or contamination from nuclear weapons or radioactivity
- 15) Biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
- 16) You did not follow the advice of authorities on the ski slopes relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover
- 17) You arrange to travel when You know of circumstances that may lead to Your Trip being disrupted or cancelled
- 18) Any loss, injury, damage or legal liability sustained directly or indirectly by You if You are a:
  - terrorist;
  - member of a terrorist organization;
  - narcotics trafficker; or
  - purveyor of nuclear, chemical or biological weapons

## Medical

- 19) Any medical condition related to or associated with any Pre-existing Medical Condition, except as provided for under the section "Pre-existing Medical Conditions" (pages 19 and 20)
- 20) Or is in respect of travel booked or undertaken against the advice of any medical advisor
- 21) Any claim that in any way related to depression, anxiety, stress, mental or nervous conditions of You, Your Travelling Companion, a Relative or any other person (unless the condition is assessed and accepted by Us, with the additional Premium paid)
- 22) Any claim associated with pregnancy, childbirth or related complication except as provided under Sections 1.10, 2.5 and 4.1 and if required where an additional Premium has been paid
- 23) 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
- 24) Or involves the cost of medication in use at the time Your Trip began or for maintaining a course of treatment You were on prior to Your Trip
- 25) Suicide or attempted suicide
- 26) A sexually transmitted disease
- 27) You being under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to You by a medical advisor and taken in accordance with their instructions
- 28) Despite their best advice otherwise following Your call to our emergency assistance team, You received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the Government of Australia and any other country
- 29) Any medical procedures in relation to Automatic Implanted Cardioverter Defibrillator (AICD)/ Implantable Cardioverter-Defibrillator (ICD) insertion during an overseas Trip. We will exercise Our right to organise repatriation to Australia for this procedure to be completed if You, Your Travelling Companion or a Relative (as listed on the 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
- 30) Or is any way related to the death or hospitalisation of any person 85 years and over, regardless of the country in which they live
- 31) Is related to or connected with elective surgery or treatment
- 32) Or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy

## Sports

- 35) You hunting, racing or participating in any timed event (other than on foot), engaging in open water sailing, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), taking part in any professional sport, parachuting or hang gliding
- 36) 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
- 37) You travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to:
  - a) licensed ballooning
- 38) You ski Backcountry or outside resort boundaries. This exclusion does not apply to Off-piste Skiing provided:
  - a) You have purchased Our Ski and Winter Sports option; and
  - b) You are with a professional guide
- 39) Ski and Winter Sports unless You have paid for Our Ski and Winter Sports option
- 40) The following sports unless; with a commercial operator, are not considered extreme risk, do not require high levels of fitness and are available to the general public:  
Sports: abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coastering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), trekking or hiking over 3,000mtrs, tubing, zip lining, zorbing

- 41)** Skiing or snowboarding (unless You have purchased our Ski and Winter Sports option), bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic Skiing, ski joring, Skiing with any form of power assisted equipment (unless You have purchased our Ski and Winter Sports Option), any kind of mechanized snow-mobiles except as provided by the recognized piste authorities for transport to and from areas designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports Option)

## Making a claim

### *When You have an emergency overseas*

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

If You have an emergency contact Our assistance team immediately 24 hours a day, 7 days a week on:

#### **While travelling in Japan:**

Call 0800-800-9117 (toll free) or if mobile access is restricted call 03 6228-5881

#### **For other overseas destinations:**

Call 61 2 8055 1683 (reverse charges from overseas operator) while travelling in all other countries.

If You are hospitalised You, or a member of Your travelling party, must contact Us as soon as possible. The team is available 24 hours a day, seven days a week. 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.

If You are not hospitalised but You are being treated as an outpatient and the total cost of such a treatment will exceed \$2,000 You must contact Us.

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

### *How to contact Us to claim on the policy:*

For general claims You must let Us know of Your claim as soon as possible, after Your return to Australia either by:

- Calling Us on 61 2 9225 7599. Our hours are 9am to 5pm Monday to Friday
- Completing Our online claim form (located on Our website)
- Emailing Us at [travelclaims@world2cover.com.au](mailto:travelclaims@world2cover.com.au) or
- Writing to Us at GPO Box 4616, Sydney NSW 2001

#### **What You need to do?**

Providing Us with the information We need, helps Us to make timely and accurate decisions about Your claim. When You contact Us, on Your return, We will let You know what You need to do and how the process will work. We will not be able to process Your claim unless You provide Us with all the information We require. We can reduce Your claim by the amount of any prejudice We suffered due to any delay by You in submitting the required information. Full details should be submitted within 30 days of Your return.

For all claims, evidence of the value of the property insured or the amount of any loss should be kept.

For medical, dental or hospital claims let Us know as soon as possible. Retain all original medical and dental certificates and all reports.

For Luggage or personal effects:

- if they are lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official within 24 hours of You becoming aware of the loss. Obtain and retain a written report with any offer they might make for settlement

Other information We might need includes: court documents, other communication You might have, receipts, invoices, travel itineraries and tickets. If We do need information to help Us to:

- determine the exact circumstances,
- properly ascertain the damage, loss or liability incurred; and/or
- prove ownership and value of any lost, damaged or stolen items

and You cannot provide it, then We may reduce or refuse to pay Your claim.

#### You must not admit fault or liability

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

#### Claims are payable in Australian Dollars

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

We may refuse to pay a claim under this policy if You do not observe any of the conditions of this policy.

#### Excess

If an Excess applies to Your claim, We will advise You when You contact Us.

#### Claims processing

We will process Your claim within 10 business days of You notifying Us and You providing Us all the necessary supporting documentation. If We need any additional information, a written notification will be sent to You within 10 business days.

#### If You can claim from anyone else

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

#### Other Insurance

If other insurance policies cover any of the loss, damage or liability covered under this policy, You must give Us the details. We may seek contribution from Your other insurer. You must give Us any information We reasonably ask in order to help Us make a claim from them.

#### Subrogation

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

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

You are to assist and permit to be done, all acts and things as required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us paying Your claim under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss.

## Recovery

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

- 1)** to Us, Our costs (administration and legal) arising from recovery
- 2)** to Us, an amount equal to the amount that We paid to You under Your policy
- 3)** to You, Your uninsured loss (less Excess)
- 4)** to You, Your Excess

Once We pay Your Total Loss We will keep all money left over.

If We have paid Your Total Loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

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

## Fraud

We will not pay if Your claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance Premiums. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud to Us on 61 2 9225 7599. All information will be treated as confidential and protected to the full extent of the law.

## GST

*Business Travellers– How GST affects Your claim*

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



**Important Contact Numbers**  
*Emergency Assistance while Overseas*

Contact Us 24 hours a day, 7 days a week on:

**While travelling in Japan:**

Call 0800-800-9117 (toll free) or if mobile access is restricted call 03 6228-5881

**For other overseas destinations:**

61 2 8055 1683 (reverse charges from overseas operator) while travelling in all other countries.

**For general information or to lodge a claim You can:**

Call Us on: 61 2 9225 7599. Our hours are 9am to 5pm Monday to Friday. AEDT



**World2Cover**

TRAVEL INSURANCE

| **Top Cover**