



World2Cover

TRAVEL INSURANCE

| **Basics**

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

Date prepared: 30 October 2017





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TRAVEL INSURANCE
| Basics



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 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.





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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. 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
- 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. You can also visit the FOS website at 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 21 of the PDS or see Our Privacy Statement, which can be viewed at Our website www.tokiomarine.com.au or contact Us.



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| **Basics**

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 (Basics) 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 25, gives a full description of the terms, conditions, limits and exclusions of the Basics policy. It explains the claims process and what You will need to do in the event of a claim.

Your Cover Options

Our Basics policy offers coverage for both singles and families. Please see page 15 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.

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 From Australia:

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
- Pre-existing Medical Conditions and pregnancy

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

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 is \$100 AUD.

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

Excess Payable

At the time of purchase Your Excess will be displayed and will be shown 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 - Basics Cover

[Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses \(See Section 1\)](#)

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 \(See Section 2\)](#)

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 **\$250** 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 **\$750** under this benefit.

[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, tennis racquets and more. This is as part of Your Luggage coverage and up to the limits stated in Your plan.

[Emergency Expenses \(See Section 3\)](#)

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.

[Your Liability for Causing Loss or Damage to Property, Injury or Death \(See Section 4\)](#)

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.

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, coasteering, 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 31 under General Exclusions:

- Skiing or Snowboarding
- bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic Skiing, ski joring
- Skiing with any form of power assisted equipment any kind of mechanized snow-mobiles.
- 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

Table of Benefits- Benefit Limits

Policy Section	Maximum benefit payable	
	Single*	Family*
1A) Overseas Medical and Hospital	Unlimited	Unlimited
1B) Cash in Hospital	\$1,500	\$3,000
1C) Overseas Dental	\$500	\$1,000
1G) Funeral Expenses Overseas	\$10,000 per person	\$10,000 per person
2) Luggage	\$2,000	\$4,000
3) Emergency Expenses	\$5,000	\$10,000
4) Your legal Liability	\$10,000,000	\$10,000,000

* The most We will pay under Sections 1, (excluding Section 1G) 2,3, and 4, of this policy is the amount shown in the Table of Benefits for the cover (Single Cover or Family Cover) You have selected. For Section 1G 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.

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
- 13) *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
- 14) Dry Eye Syndrome
- 15) 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
- 16) Gastric Reflux
- 17) Gastric/Peptic Ulcer
- 18) Glaucoma
- 19) Gout
- 20) Graves' Disease
- 21) Hiatus Hernia
- 22) Hip/Knee replacement if performed more than 12 months ago but less than 10 years ago
- 23) *Hypercholesterolemia (High Cholesterol) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 24) *Hyperlipidaemia (High Blood Lipids) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 25) *Hypertension (High Blood Pressure)) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
- 26) Hypothyroidism, including Hashimoto's Disease
- 27) Incontinence
- 28) Insulin Resistance
- 29) Macular Degeneration
- 30) Meniere's Disease
- 31) Migraine
- 32) Nocturnal Cramps
- 33) Plantar Fasciitis
- 34) Raynaud's Disease
- 35) Sleep Apnoea
- 36) Solar Keratosis
- 37) Trigeminal Neuralgia
- 38) 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 31.

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 - Basics 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 15) apply to the total of all claims combined, regardless of the number of people the claims relate to.

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.

Excluded countries

We do not cover any country listed as "Do not travel" on the government website 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 all 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

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 15-17 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

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. 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.

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 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. You can also visit the FOS website at 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 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 or
- email Us at travelservice@world2cover.com.au or
- contact Us on 02 9225 7599

Defined Terms

Within Your World2Cover Travel Basics 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.

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 12.

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

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

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

Pre-existing Medical Condition has the meaning given to that term on page 15.

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.

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.

Sum Insured means the maximum amount that We will pay as shown on the Table of Benefits on page 15.

Table of Benefits means the table set out on page 15, which sets out the maximum benefit payable in respect of each section of cover.

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 in respect of any One-Trip Plan 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.

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 Travelling 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.

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

| Basics

The Cover - Basics Cover

The Cover - Basics Cover

Section 1: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

There is no Excess for this section.

We will cover You for:

1A	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.
1B	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.
1C	Up to \$500 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.
1D	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.
1E	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.
1F	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.
1G	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 \$10,000, per person, listed on Your Certificate of Insurance.
1H	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: <ul style="list-style-type: none">• their return to Australia; or• for a Relative to arrive to care for them This is provided You, Your Travelling Companion or a Relative contacts Us first and obtains Our agreement.

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

Section 1 Exclusions

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

1.1	Any pre-existing Medical conditions except as specified under “Pre-existing Medical Conditions” on pages 15-17.
1.2	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.
1.3	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.
1.4	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.
1.5	Pregnancy, or childbirth except for: 1) related complications before the 26th week of pregnancy; or 2) childbirth before the 26th week of pregnancy which was accelerated by accidental injury; or 3) When the Pre-existing Medical condition has been assessed and additional Premium paid
1.6	You intentionally injuring Yourself.
1.7	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.
1.8	If You do not follow the medical advice We have obtained, We will not be responsible for any subsequent medical, hospital or evacuation expenses.
1.9	If You have not notified Us as soon as practicable of Your admittance to Hospital.
1.10	If You have received medical care under a reciprocal national health scheme. Please visit www.dfat.gov.au for details of the agreements with Australia.
1.11	All General Exclusions on pages 31-32 apply to this section as well.

Section 2: Luggage and Personal Money

You may have to pay an Excess for each incident You claim for under this section.

We will cover You:

2A

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.

- camera, video camera, laptop computer equipment and set of golf clubs - \$750
- dental prostheses (including dentures) \$350
- each other item - \$350

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.

Section 2 Exclusions

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

2.1

Items for trade, trade samples or Your tools of trade or profession.

2.2

Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:

- the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or
- a breakage or scratch caused by an accident involving any vehicle You were travelling in.

2.3

Loss or damage caused by cleaning, repair, alterations, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

2.4

Negotiable items, gold or precious metals, precious unset or uncut gemstones.

2.5

Luggage that You leave Unattended or with someone You do not know looking after it.

2.6

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. There must be evidence of forced entry to the motor vehicle.

2.7	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).
2.8	Luggage that You send or leave somewhere else and that won't be travelling with You on Your Trip.
2.9	Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while You are using them.
2.10	Electrical or mechanical breakdown.
2.11	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.
2.12	The cost of consultation fees to replace prescription medication.
2.13	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.
2.14	Loss of value of money or shortages of money caused by mistakes of any person.
2.15	Losses due to devaluation or depreciation of currency.
2.16	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.
2.17	All General Exclusions on pages 31-32 apply to this section as well.

Section 3: 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:

3A	<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">• Your passport or travel documents being lost or stolen• You innocently breaking any quarantine regulation• natural disaster, severe weather condition• serious damage to Your home or business premises in Australia• Your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary• an accident involving Your means of transport• 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
3B	<p>Your Additional Accommodation, Meal and Travelling Expenses, including emergency personal telephone calls to return You to Your Home in Australia.</p> <p>If unexpectedly there is a death or sudden Serious Injury or Illness involving:</p> <ul style="list-style-type: none">• You; or• Your Travelling Companion; or• a relative of either You or Your Travelling Companion, in Australia or New Zealand provided they are under the age of 85 years

Section 3 Exclusions

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

3.1	<p>Pregnancy, or childbirth except for:</p> <ol style="list-style-type: none">1) Related complications before the 26th week of pregnancy; or2) Childbirth before the 26th week of pregnancy which was accelerated by accidental injury; or3) When the Pre-existing Medical condition has been assessed and additional Premium paid
3.2	<p>You intentionally injuring Yourself.</p>
3.3	<p>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.</p>
3.5	<p>All General Exclusions on pages 31-32 apply to this section as well.</p>

Section 4: 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.

We will cover You for:

4A	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.
4B	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 4 Exclusions

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

4.1	Injury to Your Travelling Companion or to a Relative or employee of either of You.
4.2	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.
4.3	A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.
4.4	A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
4.5	Any fine or penalty, punitive, aggravated or exemplary damages.
4.6	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.
4.7	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.
4.8	Disease that is transmitted by You.
4.9	Assault and/or battery committed by You or at Your direction.
4.10	All General Exclusions on pages 31-32 apply to this section as well.

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 and 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 and 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 15-17)
- 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 as a 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
- 39)** Ski and Winter Sports
- 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, coasteering, 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, bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic Skiing, ski joring, Skiing with any form of power assisted equipment, any kind of mechanized snow-mobiles

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 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.

The rate of currency exchange that will apply is the rate at the time You incurred 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



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