



**SURE
SAVE**

World
Assistance

Travel Insurance

Stay on top
of the world

Combined Financial Services Guide and Product Disclosure Statement

Effective: 11 April 2019



About this document

This document is our Combined Financial Services Guide and Product Disclosure Statement.

Financial Services Guide

The Financial Services Guide (FSG) provides the information about who **we** are, who **we** do business with to provide **you** with insurance, how **we** and **our** business partners are paid, how to make a complaint and other details to help **you** decide whether to use any of the services offered by **us**. It is at the very end of this document on page 85, and **you** should read it before the PDS. nib Travel Services (Australia) Pty Limited (nib) is responsible for the FSG in this document.

Product Disclosure Statement

The first part of this document, the Product Disclosure Statement (PDS), tells **you** all about the insurance that **you** are buying. It also tells **you** a bit about who **we** are, how to contact **us** and the way that **we** do business. Certain underwriters at Lloyd's are responsible for the PDS in this document.

Your contract with us

This Combined FSG and PDS (policy) – along with **your** Certificate of Insurance (**COI**) and any other documents **we** issue to **you** – sets out the terms and conditions of the insurance **we** provide to **you** when **you** buy a policy, and forms the contract between **you** and **us**. It explains:

- ▶ **Who** can buy a policy;
- ▶ **When you're** covered and when **you're** not;
- ▶ **What** the policy covers and excludes;
- ▶ **Your obligations**, including what **you** need to tell **us** when **you** apply, and what to do when **you** need to make a claim (see page 73 for details); and
- ▶ **Other things you need to know** about **your** insurance.

Before you buy

Not all insurance policies are the same. So **you** should read this document before **you** buy it, to make sure it provides the cover **you** need.

What we mean when we say...

There are certain words **we** use in **your** insurance policy that have special meanings. To help **you** spot them, **we've** made defined words a **light-grey bold**.

See [Definitions](#) on page 81 for other words with special meanings.

About SureSave

At SureSave, **we're** a straight-talking travel insurance provider, keeping **you** informed and covered – through **our** honest and genuine approach to travel.

- ▶ **Our company is built around travel and people.** **We** live and breathe travel – and provide cover for over 300,000 travellers each year.
- ▶ **We specialise in travel insurance.** The world is full of wonderful places to visit and experience. It's also packed with companies offering travel insurance. So at SureSave **we** offer something travellers need more than ever: **World Assistance**.
- ▶ **We promise to walk the talk 24 hours a day, 7 days a week.** **We** provide world-class, Australian-based assistance through **our** Customer Service, Claims and Emergency Assistance teams.

SureSave provides 24/7 Emergency Assistance.

Our Australian-based team is here to help **you** – 24 hours a day, 7 days a week. Call **us** on +61 2 9234 3113 or +61 2 8256 1513.

LLOYDS

Your insurance is underwritten by certain underwriters at Lloyd's – one of the world's largest specialist insurance markets.

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Need to talk to us?

24/7 Emergency Assistance	Phone: +61 2 9234 3113 or +61 2 8256 1513	Email: help@suresave.com.au
Customer Service	Phone: 1300 787 376 or +61 2 9234 3111	Email: info@suresave.com.au
Medical Screening	Phone: 1300 763 872	Email: info@suresave.com.au
Claims	Phone: 1300 625 229 Post: SureSave Travel Claims Po Box A975 Sydney South, NSW 1235	Email: claims@suresave.com.au

Summary of cover

Our standard cover

The following table provides a summary of the **standard cover** provided by each of our plans. (See **Choosing the plan that's right for you** on page 12 for a description of our different plans.)

For full details of the cover provided by each plan under each **event** see **Part B. Events (when you're covered)** on page 26.

You should also read the full PDS in order to understand all conditions and exclusions that apply. In particular see **Part A. Getting to know your cover** on page 9, **Part C. Things we'll never cover** on page 71 and **Part D. Making a claim** on page 73.

Limits

'Trip limits' are shown below for each **expense** (and **benefit**) type. These are the maximum amounts we'll pay in total for that **expense** (or **benefit**) type across any and all claims for all **events** that relate to **your trip**. Some **expense types** share a single **trip limit** with other **expense types** – these are marked as having a 'combined limit'. See **How do trip limits work?** on page 74 for more information.



Further, some **expense types**, such as Standard luggage costs, also have sub-limits – or other maximum amounts – that apply. (Where these apply, this is noted in the table below. You should turn to the full **event** description for details.)

Excesses

Our cover includes an **excess** which is shown on your Certificate of Insurance (COI). An **excess** is effectively your contribution towards your out-of-pocket **expenses** if you make a claim. See the **What you can claim** section within each **event** in **Part B** to find out when an **excess** applies. See **Your policy excess** on page 14 for more information on **excesses**.

+ Optional cover

In addition to our **standard cover**, we also offer the following options to enable you to tailor your cover. Where there is an option to increase your cover for a particular **expense type** listed below, we indicate this in the table. (To make identification easier, options are marked with a +.)

 + An existing medical condition that isn't automatically accepted (see page 16)	 + New for Old Luggage Cover (see page 21)	 + Sports and Leisure Equipment (see page 20)
 + Extra Cancellation Cover (see page 13)	 + Extra Rental Vehicle Insurance Excess Cover (see page 25) This option is not available if you buy the Basic plan	 + Excess Buy-out Option (see page 14) This option is not available if you buy the Domestic or AFT plans



+ Winter Sports Option (optional cover)

If you're taking part in a **winter sport** or activity on **your trip**, you must select the Winter Sports Option at the time you buy your policy and pay the advised additional premium to be covered under all the **events** provided by our **standard cover**. (See **Winter Sports Option** on page 23 for more details.)

1. You need medical help When this event happens:

		You can claim up to the following trip limits:			(pg. 27)
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
Expense/Benefit Types					
1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill (pg. 28)	Overseas medical costs	Unlimited (for up to 12 months from the date of injury or illness)	Unlimited (for up to 12 months from the date of injury or illness)	✗	
	Medical evacuation costs	Unlimited	Unlimited		
	Medical repatriation costs	Unlimited	Unlimited	\$10,000 for each primary traveller# (combined limit)	
	Extra trip costs	Unlimited	Unlimited		
	Companion costs	Unlimited	Unlimited		
	Cancellation costs	\$5,000 for each primary traveller# + For option to increase see page 13	\$0 + For option to increase see page 13	\$1,000 for each primary traveller# + For option to increase see page 13	
	Return of rental vehicle costs	\$500	✗	\$500	
	In-hospital allowance	\$6,000 for each primary traveller#	✗	✗	
	Room-service supplement	\$6,000 for each primary traveller#	✗	✗	
	Loss of income (injury only)	\$10,400 for each primary traveller#	✗	✗	
1.2 You need a dentist. Urgently. (pg. 31)	Total and permanent disability (injury only)	\$12,500 for each primary traveller#	✗	✗	
	Overseas dental costs	\$1,000 for each primary traveller#	\$1,000 for each primary traveller#	✗	
	Overseas burial, cremation or repatriation of remains	\$20,000 for each primary traveller#	\$20,000 for each primary traveller#	✗	
1.3 Someone listed on your policy dies (pg. 32)	Accidental death (injury only)	\$25,000 for each primary traveller#	\$10,000 for each primary traveller#	\$10,000 for each primary traveller#	

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

2. You have to cancel or change your trip				(pg. 34)
When this event happens:				
You can claim up to the following trip limits:				
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan
a) Before your trip starts				
2.1 You (or someone else listed on your policy) is sick injured or dies (pg. 35)	Cancellation costs			
	Rearrangement costs	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
	Unused tourist visa costs			✗
2.2 Your flight, other transport or overnight tour is cancelled or rescheduled (pg. 36)	Cancellation costs			
	Rearrangement costs	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
	Unused tourist visa costs			✗
2.3 A one-off performance or function is cancelled or rescheduled (pg. 38)	Cancellation costs			
	Rearrangement costs	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
	Unused tourist visa costs			✗
2.4 Your pre-approved leave is cancelled or you're made redundant (pg. 39)	Cancellation costs			
	Rearrangement costs	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
	Unused tourist visa costs			✗
b) Either before your trip starts or while you're on your trip				
2.5 Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies (pg. 41) <i>This event has sub-limits.</i>	Cancellation costs			
	Rearrangement costs (before your trip starts only)	\$5,000 for each primary traveller# + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller# + For option to increase see page 13 (combined limit)
	Unused visa costs (before your trip starts only)			✗
	Extra trip costs (on your trip only)	Unlimited	Unlimited	\$10,000 for each primary traveller#
	Resumption of trip costs (on your trip only)	\$3,000 for each primary traveller#	✗	✗

2.6 You can no longer stay at your accommodation (pg. 44)	Cancellation costs				\$1,000 for each primary traveller # + For option to increase see page 13 (combined limit)
	Rearrangement costs (before your trip starts only)			\$0 + For option to increase see page 13 (combined limit)	
	Unused visa costs (before your trip starts only)		\$5,000 + For option to increase see page 13 (combined limit)		×
	Extra trip costs (on your trip only)		Unlimited	Unlimited	\$10,000 for each primary traveller #
2.7 Your home in Australia is severely damaged (pg. 46)	Cancellation costs				\$1,000 for each primary traveller # + For option to increase see page 13 (combined limit)
	Rearrangement costs (before your trip starts only)		\$5,000 + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	
	Unused visa costs (before your trip starts only)		Unlimited		×
	Extra trip costs (on your trip only)		Unlimited	Unlimited	\$10,000 for each primary traveller #
2.8 Your travel services provider becomes insolvent (pg. 48)	Insolvency unused arrangements		\$10,000 for each primary traveller # (combined limit)	\$2,000 for each primary traveller # (combined limit)	×
	Insolvency rearrangement costs				

3. You have trouble getting from A to B

When this event happens:

You can claim up to the following trip limits:

Expense/Benefit Types	You can claim up to the following trip limits:			(pg. 50)
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault) (pg. 51)				
Extra trip costs	Unlimited	Unlimited	\$10,000 for each primary traveller #	
Cancellation costs	\$5,000 for each primary traveller # + For option to increase see page 13 (combined limit)	\$0 + For option to increase see page 13 (combined limit)	\$1,000 for each primary traveller # + For option to increase see page 13 (combined limit)	

#We work out the trip limit for this expense (or benefit) type based on the number of **primary travellers** shown on your COI. All travellers, including dependants, are covered under this **trip limit** (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

3. You have trouble getting from A to B					(pg. 50)
When this event happens:					You can claim up to the following trip limits:
Expense/Benefit Types		Comprehensive & AFT Plans		Basic Plan	Domestic Plan
3.2 Your flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault (pg. 52)	Extra trip costs	Unlimited	Unlimited	Unlimited	\$10,000 for each primary traveller#
	Cancellation costs	\$5,000 for each primary traveller# + For option to increase see page 13	\$0 + For option to increase see page 13	\$1,000 for each primary traveller# + For option to increase see page 13	
3.3 Your flight, other scheduled transport or tour is delayed and IT IS the operator's fault (pg. 53) <i>This event has sub-limits.</i>	Waiting around allowance				
	Extra accommodation costs	\$2,000 for each primary traveller# (combined limit)	\$500 for each primary traveller# (combined limit)		
	Unused arrangements				
	Missed flight, other transport or tour amendment fees				
	Getting to a one-off performance or function, tour or cruise on time	\$2,000 for each primary traveller#			
4. Your luggage and personal items					(pg. 55)
When this event happens:					You can claim up to the following trip limits:
Expense/Benefit Types		Comprehensive & AFT Plans		Basic Plan	Domestic Plan
4.1 Your luggage and personal items are stolen or accidentally lost (pg. 56) <i>This event has sub-limits.</i>	Standard luggage costs	\$12,000 for each primary traveller#	\$3,000 for each primary traveller#	\$4,000 for each primary traveller#	
	New for old luggage costs (specified items)	+ Optional cover (up to an additional \$10,000)	+ Optional cover (up to an additional \$10,000)	+ Optional cover (up to an additional \$10,000)	
4.2 Your luggage and personal items are accidentally damaged (pg. 58) <i>This event has sub-limits.</i>	Standard luggage costs	\$12,000 for each primary traveller#	\$3,000 for each primary traveller#	\$4,000 for each primary traveller#	
	New for old luggage costs (specified items)	+ Optional cover (up to an additional \$10,000)	+ Optional cover (up to an additional \$10,000)	+ Optional cover (up to an additional \$10,000)	
4.3 Your luggage & personal items are delayed (pg. 59)	Essential items (delays over 12 hours)	\$250-\$500 for each primary traveller#	\$250 for each primary traveller#	\$250-\$500 for each primary traveller#	

5. Your passport or other travel documents		You can claim up to the following trip limits:				(pg. 61)
When this event happens:		Expense/Benefit Types	Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
5	Your passport, or other travel documents are lost, damaged or stolen (pg. 61)	Emergency passport replacement fees	Unlimited	Unlimited	✗	
		Extra trip costs	Unlimited	Unlimited	✗	
		Lost, stolen or damaged passport or other travel documents	\$2,000 for each primary traveller#	\$1,000 for each primary traveller#	✗	
		Cancellation costs	\$5,000 for each primary traveller# ➕ For option to increase see page 13	\$0 ➕ For option to increase see page 13	✗	
6. Your credit cards or cash						(pg. 63)
When this event happens:		Expense Types	Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
6	Your credit cards are lost or stolen, or your cash is stolen (pg. 63)	Extra trip costs	Unlimited	Unlimited	\$10,000 for each primary traveller#	
		Financial loss	\$2,000	\$1,000	\$2,000	
		Cancellation costs	\$5,000 for each primary traveller# ➕ For option to increase see page 13	\$0 ➕ For option to increase see page 13	\$1,000 for each primary traveller# ➕ For option to increase see page 13	
		Reimbursement for stolen cash	\$250	\$250	\$250	

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

7. Your rental vehicle		(pg. 65)		
When this event happens:		You can claim up to the following trip limits:		
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan
7	Your rental vehicle is in an accident, stolen or damaged (pg. 65)	\$5,000 with option + to increase to \$8,000 (combined limit)	✗	\$5,000 with option + to increase to \$8,000 (combined limit)
	Rental company administration charges			

8. Your destination is declared a 'Do Not Travel' zone		(pg. 66)		
When this event happens:		You can claim up to the following trip limits:		
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan
8	Your destination is declared a 'Do Not Travel' zone (pg. 66)	Unlimited	Unlimited	✗
	Extra trip costs			

9. Personal Liability		(pg. 67)		
When this event happens:		You can claim up to the following trip limits:		
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan
9	You are being sued (personal liability) (pg. 67)	\$2,500,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

➕ Taking a winter sports holiday? (optional cover)

There is no standard cover under any of our plans when you participate in a winter sport. However, we do have a Winter Sports Option that you can purchase at the time you buy your policy. When you purchase the Winter Sports Option you will be covered for the events outlined in [Your winter sports holiday doesn't go to plan \(optional cover\)](#). See page 69 for details.



Part A: Getting to know your cover

1. Who, where, what, when and how much?



Who can get cover?

We insure everyone shown on your Certificate of Insurance (COI)

provided they're eligible for cover.

To be eligible for cover, **you** must have a permanent **home** in Australia and either:

- ▶ be an Australian citizen or a permanent resident of Australia;
- ▶ be on a skilled working visa (including 457 and Temporary Skill Shortage (TSS) visa), but not a working holiday visa;
- ▶ have a partner/spouse visa which allows **you** to stay in Australia for at least 2 years; or
- ▶ be a New Zealand passport holder.

In addition, **you** must have unrestricted right of entry into Australia as well as access to long-term medical care in Australia (not including medical care under a Reciprocal Health Care Agreement).

We reserve the right to refuse cover or impose special conditions on anyone who applies for cover.

Is there an age limit?

There's no age limit for our Comprehensive international and Domestic plans. However, **we** may ask **you** some questions about **your** health and lifestyle at the time **you** buy **your** policy and then determine whether **we** will offer **you** cover and on what terms.

For our Basic international and Annual Frequent Traveller plans however, all **primary travellers** must be under 76 years of age at the time **you** buy **your** policy.

Taking the kids? They're usually covered for no extra charge!

If **your children** (and **grandchildren**) travel with **you** for the majority of **your trip**, **we'll** cover them under **your** policy as **dependants** at no extra charge, provided that they:

- ▶ are under 25 at the time **you** buy **your** policy;
- ▶ don't have a **full time job**; and
- ▶ are shown on **your COI** as an Insured Dependant.

However, if they need cover for an **existing medical condition**, there may be an additional premium.

Where am I covered?

When you buy your policy, we'll ask you to list the countries you intend to visit.

If **you're** buying a policy for a single **trip** and travelling:

- ▶ **Only in Australia** – **we'll** sell **you our** Domestic plan.
- ▶ **To countries other than Australia** – **you** can choose between two international plans – **our** Basic plan and **our** Comprehensive plan.

If **you're not sure exactly which countries you'll visit**, or **you** want some flexibility in **your** plans, **you** can list the regions **you're** travelling to (rather than just countries). **You** are covered for all countries (or regions) shown on **your COI**. For example, **you** can say **you're** travelling to France, Europe, North America, South America or even Worldwide.

If **you're planning to take more than one trip over a 12 month period**, **you** may want to consider **our** Annual Frequent Traveller (AFT) plan. See [Choosing the plan that's right for you](#) on page 12.

Cruises

You are covered for travelling on a cruise as part of **our standard cover**. To be covered when cruising outside Australian coastal waters, **you** will need to purchase one of **our** international plans or **our** AFT plan. There is, however, no cover under any **events** when **you** are on a cargo ship or freighter.

'Do Not Travel' warnings

If the Australian Government has issued a 'Do Not Travel' warning for a specific country or region, then **you** aren't covered while **you're** in that country or region. However, if **your** destination is unforeseeably declared a 'Do Not Travel' zone while **you** are on **your trip**, see [Your destination is declared a 'Do Not Travel' zone](#) on page 66 for details of what **we** cover.



What am I covered for?

Standard cover

Our standard cover means the **expense** and **benefit types** you can claim for under an **event** when you pay our base premium. The **expense** and/or **benefit types** that you can claim vary by plan. **Our standard cover** for each plan is summarised in our [Summary of cover](#) (on page 2) and detailed in [Part B. Events \(when you're covered\)](#) on page 26.

You can also purchase optional cover (listed below) for an additional premium at the time you buy your policy. (Just to be clear, **our standard cover** does not include the optional cover outlined below.)

⊕ Optional cover (Options)

In addition to the **standard cover** provided by the plan you select, **your** policy will also cover you for any options that you add at the time you buy your policy by paying the advised additional premium. For a list of options see [Summary of cover](#) on page 2. (Any options you add will be shown on your **COI**.)

How much am I covered for?

The expenses and/or benefits that you can claim for each **event** are detailed in each **event** section.

Trip limits

Each **expense** and **benefit type** has a 'trip limit'. A **trip limit** is the maximum you can claim for a particular **expense** or **benefit type** for any and all **events** across all claims that relate to **your trip** in the aggregate.

The **trip limit** for each **expense** and **benefit type** is listed in the [What you can claim](#) column for each **event**. For an overview of the **trip limits** that apply to each **expense** and **benefit type** for each plan, see the [Summary of cover](#) on page 2.

Further, some **expense types**, such as Standard luggage costs, also have sub-limits – or other maximum amounts like **item** limits – that apply. **We** may pay less than the **trip limit** depending on the amount of **your** claim or as a result of these sub-limits or other **item** limits that apply.

For more details on how we calculate and apply **trip limits**, see [How do trip limits work?](#) on page 74.

Excesses

If you make a claim, an **excess** may apply, which we'll deduct from the amount you claim. **Your excess** amount is shown on your **COI**. (For more information on how **excesses** work, see [Your policy excess](#) on page 14.)

You can also reduce **your excess** to nil on our single-trip international Basic and Comprehensive plans by taking out the [Excess Buy-out Option](#) (see page 14) – although you can't remove any **excess** that applies to a **specified medical condition**.

When does my cover start?

Your cover starts on the day you buy your policy – this is called the 'issue date' and is shown on your **COI**. You can buy single-trip policies up to 12 months before **your trip** departure date. **Our** multi-trip policy can be purchased up to 6 months prior to the 12-month policy period.

When does your trip start?

Your trip starts at the time you leave your home in Australia to commence **your trip**, on or after the **trip** departure date shown on your **COI** – whichever is later.

Which events am I covered for?

Up until **your trip** starts, you're only covered under the **events** listed in [You have to cancel or change your trip](#) (see pages 34 to 49 for details).

Cover under all other **events** begins when **your trip** starts.

Already travelling when you buy your policy? A waiting period applies.

If you're already travelling when you buy your policy, a 72-hour waiting period applies. This means you won't be covered under any **events** that occur within the first 72 hours of buying your policy.

When does my cover end?

For our single-trip plans, your cover ends on the earlier of:

- ▶ when **you** get back to **your home** in Australia; or
- ▶ midnight Australian Eastern Time (AET) on the **trip** return date shown on **your COI**.

For our multi-trip plan:

The rules regarding when cover for each **trip** starts and ends are slightly different for **our** multi-trip plan. See [Choosing the plan that's right for you](#) on page 12 for details.

What if something happens when I'm away and I can't get home? (Automatic extension)

If anything unforeseeable and outside of **your** control prevents **you** from getting **home** by midnight on the **trip** return date shown on **your COI**, **we'll** automatically extend **your** cover until midnight the following day (AET).

Further, if **you're** covered under an **event** that happens while **you're** travelling and that **event** prevents **you** from returning **home** from **your trip** before **your** cover ends, **we'll** extend **your** cover up to the earlier of:

- ▶ when **you're** reasonably able to arrange alternative transport **home**;
- ▶ when **you** – or, where relevant, **your travelling companion** – are medically fit to return **home** following illness or **injury**; or
- ▶ six months after the **trip** return date shown on **your COI**.

Resuming your trip after returning home early?

If **you** return to **your home** in Australia before the **trip** return date shown on **your COI**, that's when **your** cover ends. So if **you** resume travelling, **you** must buy a new policy.

How long can I get cover for?

You can get cover for trips up to a maximum length of 12 months for single international **trips** and 6 months for single domestic **trips**.

With **our** multi-trip plan, cover is for all **trips** **you** take within a 12 month period – however each **trip** is only covered up to a maximum length of time. **You** select this maximum length – either 30 or 50 days – at the time **you** buy **your** policy.

Whose time zone?

All times and dates are in Australian Eastern Time (AET) – whether in this document or displayed on **your COI**. Make sure **you** consider any time differences when taking out **your** policy, to make sure that **you're** covered until **you** get **home** – particularly if **you're** travelling home from the U.S.A.

How much does it cost?

We work out how much your premium will cost based on:

- ▶ the number and ages of **primary travellers** on **your** policy;
- ▶ where **you're** going and how long **you're** travelling;
- ▶ whether **you're** taking a **winter sports** holiday; and
- ▶ any other options **you** add to **your** policy (such as **specified medical conditions**).

Then **we** add any government charges, taxes and levies – like GST and Stamp Duty – to the premium.

Your duty of disclosure

Before **you** enter into, vary or extend an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984. When **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions. When amending or extending **your** contract of insurance, **we** will ask **you** specific questions about any change in **your** circumstances. **You** must tell **us** about any change to something **you** have previously told **us**; otherwise **you** will be taken to have told **us** that there is no change. **You** have this duty until **we** agree to insure, amend or extend the contract. If **you** don't tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we'll** pay **you** if **you** make a claim, or both. If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

2. Choosing the plan that's right for you



Our single-trip plans cover you for just one trip. If you travel more than once a year – whether overseas or here in Australia – then you might want to consider our multi-trip plan, the Annual Frequent Traveller.

Our single-trip plans

Our single-trip plans cover **you** for one **trip**. The **events you're** covered for under each of these plans, along with the **trip limits** that apply, are summarised in our [Summary of cover](#) (see page 2) and detailed in [Events \(when you're covered\)](#) (see page 26). **You** can buy our single-trip plans up to 12 months before **your trip** starts.

For international trips

Comprehensive Plan

Our Comprehensive plan is designed for international **trips** and for cruises that go outside Australian coastal waters. It has flexible options to enable **you** to tailor **your** cover.

Basic Plan

Our Basic plan is a lower-cost plan designed for international travellers who just want the essentials such as medical and limited cover under other **events**. There is no **standard cover** for **cancellation related expenses** under this plan, but **you** can add cover with our [Extra Cancellation Cover Option](#) (see page 13).

For an overview of the key differences in the **standard cover** provided by the Comprehensive and Basic plans, see the [Summary of cover](#) on page 2.

Our multi-trip plan

Annual Frequent Traveller Plan (AFT)

The Annual Frequent Traveller (AFT) plan covers **you** for all **trips you** take within a 12 month period, for both domestic and international **trips**. **You** can buy an AFT policy up to 6 months before the start of **your** policy period.

How many trips can I take?

You can take as many **trips** as **you** like; however each **trip** is only covered for a maximum length. **You** select this maximum length – either 30 or 50 days – at the time **you** buy **your** policy (which will then be shown on **your COI**). If **you** take a **trip** that goes beyond the maximum length (of either 30 or 50 days), then **you'll** need to buy a separate single-trip policy to cover any extra days.

When am I covered?

Your cover commences on the day **you** buy **your** policy (the 'issue date' shown on **your COI**) for all domestic and international **trips** that start after the issue date shown on **your COI**.

Each **trip you** take starts at the time **you** leave **your home** in Australia to commence **your trip**. Up until each **trip** starts, **you're** only covered for that **trip** under **events** listed in [You have to cancel or change your trip](#) (see pages 34 to 49 for details).

For domestic trips

Domestic Plan

Our Domestic plan is designed for **trips** that are solely within Australia, but doesn't include travelling outside Australian coastal waters.

Taking a cruise within Australia?

While the Domestic plan will cover cruises that are solely on internal waterways such as Australian rivers, it won't cover **you** for travelling outside Australian coastal waters (which means cruising more than three nautical miles off the Australian coastline).

If **your** domestic cruise ventures outside Australian coastal waters or beyond (e.g. a cruise to Norfolk Island), **you'll** need to buy one of our international plans.

For an overview of the **standard cover** provided by our Domestic plan, see our [Summary of cover](#) on page 2.

Cover under all other **events** begins when **your trip** starts, and cover for all **events** related to a specific **trip** ends on the earlier of:

- ▶ when **you** get back to **your home** in Australia;
- ▶ midnight Australian Eastern Time (AET) on the **trip** return date shown on **your COI**; or
- ▶ midnight Australian Eastern Time (AET) on the 30th or 50th day of **your trip**, depending on the maximum length of **trip you** select at the time **you** buy **your** policy. (This will be shown on **your COI**.)

Which events am I covered for?

Your AFT policy covers **you** for all the **events** included in our **standard cover**. See our [Summary of cover](#) for a list of the **events** covered under **your** AFT policy.

How much am I covered for?

All **expense** and **benefit types** have a **trip limit**. This is the maximum amount **you** can claim for all claims (across all **events**) for each individual **trip you** take. The **trip limits** for each **expense** (or **benefit**) **type** vary by plan, and are listed in the [What you can claim](#) section for each **event**.

When **you** buy an AFT policy, all **trip limits** (except those that apply to the **event You are being sued (personal liability)**) are per **trip** rather than for the full 12 month period. So if **you** crash **your rental vehicle** when driving from Perth to Broome in January, and claim up to the full **trip limit** of \$5,000 for that **trip**, **you** are still covered for the full **trip limit** of \$5,000 for Rental vehicle insurance excess on **your trip** to Europe later in the year.

The exception to this is the **trip limit** for the **You are being sued (personal liability) event**. The **trip limit** for **expense types** under this **event** is 'per policy' rather than 'per trip', which means that it applies only once to all **expenses** claimed across all **trips** **you** take while covered by **your** AFT policy.

What about the rest of the family?

You can add another adult to **your** AFT policy as an additional **primary traveller** at the time **you** buy **your** policy – and even if **you** take **trips** without each other, **you'll** still be covered.

You can also add **your children** (and **grandchildren**) on **your** AFT policy as **dependants** at no extra cost at the time **you** buy **your** policy. They'll then be covered under **your** policy provided they:

- ▶ are under 25 at the time **you** buy **your** policy;
- ▶ don't have a **full time job**;
- ▶ are shown on **your COI** as an Insured Dependant; and
- ▶ are travelling with a **primary traveller** at the time any **event** occurs.

Just to be clear, if **dependants** travel without a **primary traveller** they're not covered under **your** AFT policy and will need their own policy.

Already travelling?

You can buy an AFT policy when **you're** already travelling, provided that **your trip** starts and ends in Australia. But as with all **our** plans, there'll be a 72-hour waiting period before cover begins under all **events**.

i What we mean by 'trip'

On a single-trip plan, a 'trip' means travel:

- ▶ over 50km from **your home**; which
- ▶ begins and/or ends at **your home**; and
- ▶ is between the departure and return dates; as shown on **your COI**.

Refer to pages 10-11 (and 12-13 for AFT plans) to understand when cover for **your trip** begins and ends.

On an AFT plan, a 'trip' means travel:

- ▶ up to 30 or 50 days and over 100km from **your home**; which
- ▶ begins and ends at **your home**; and
- ▶ is between the departure and return dates; as shown on **your COI**.

+ Extra Cancellation Cover Option (optional cover)

Our standard cover includes:

The standard **trip limits** for 'cancellation related expenses' are shown in the table below. These limits are the maximum amounts that can be claimed for everyone shown on **your COI**, for each **trip**.

How to buy extra cover:

Alternatively, **you** can choose a higher **trip limit** for everyone shown on **your COI** at the time **you** buy **your** policy – up to the maximum **trip limits** for extra cover shown in the table below. The higher **trip limit** **you** choose and the additional premium will be shown on **your COI**.

	Plan	Standard cover maximum trip limits:	Extra cover maximum trip limits:
Single-trip plans	Comprehensive	\$5,000 for each primary traveller #	+ Unlimited
	Basic	\$0 for each primary traveller #	+ Unlimited
	Domestic	\$1,000 for each primary traveller #	+ \$20,000
Multi-trip plan	Annual Frequent Traveller	\$5,000 for each primary traveller #	+ \$20,000

#The **trip limit** for this **expense** is based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this **trip limit**. See [How do trip limits work?](#) on page 74 for details.

i What we mean by 'cancellation related expenses'

Cancellation related expenses include only:

- ▶ Cancellation costs relating to **events** that occur before **your trip** starts and on **your trip**;
- ▶ Rearrangement costs relating only to **events** that occur before **your trip** starts; and
- ▶ Unused tourist visa costs relating only to **events** that occur before **your trip** starts.

3. Your policy excess



Our **standard cover** includes an **excess**, which is **your** contribution towards **your** out-of-pocket **expenses** when **you** make a claim, and it's shown on **your COI**. If **you** claim under an **event** where an **excess** applies, **we** deduct the **excess** amount from what **we** pay.

You pay one **excess** for each separate **incident**, even if **you** can claim for more than one **event**. So if **you** smash into a tree skiing and break a leg as well as both **your** skis, only one **excess** is applicable because this is one **incident**. But if **you** go to the doctor for gastro and then later **your** wallet gets stolen, these are two separate **incidents** – so **you** must pay an **excess** for each **incident**.

When **you** buy **your** policy, **you** can choose to pay an additional premium to reduce the standard **excess** to nil on the Comprehensive and Basic plans. See [Excess Buy-out Option](#) below for more information.

Specified medical conditions – additional excess

If **you** add a **specified medical condition** to **your** policy, **we** may also add an additional **excess** to the standard **excess** on claims **you** make related to that **specified medical condition**. The amount of any additional **excess** will be shown on **your COI** (and/or in any related documents about **your specified medical conditions**). **You** can't remove this **excess** if **you** add the Excess Buy-out Option detailed below.

+ Excess Buy-out Option (optional cover)

If **you** prefer not to pay an **excess** for claims made under **our** single trip international Comprehensive and Basic plans, **you** can choose to reduce **your excess** to nil by selecting this option at the time **you** buy **your** policy. **We'll** let **you** know what the additional premium is when **you** do this.

Remember – **you** can't buy out any additional **excess** that applies if **you** add a **specified medical condition** (see above). Any **excess** payable by **you** will be shown on **your COI**.

When don't you need to pay an excess?

Most of the claims **you** make will relate to unexpected **expenses** **you** incur when something goes wrong – like Overseas medical expenses or Cancellation costs. But in some cases, **we** may pay **you** a **benefit** – a cash payment that's not directly related to any particular **expense** **you** incur (for example, an In-hospital allowance or Accidental death benefit).

If **you** only make a claim for a **benefit** (rather than an **expense**), then there's no **excess** for that claim. If **you** make a claim for both an **expense** and a **benefit** related to a specific **event**, then **you** must pay any relevant **excess**.

There are also certain **events** to which an **excess** won't apply – like when **Your luggage is delayed** or **Your rental vehicle is in an accident, damaged or stolen**. Whether or not an **excess** applies to an **event** is noted at the end of the **What you can claim** column within each specific **event**.

Further, if **your** combined **expenses** for any one **incident** are less than any **excess** that applies to **your** claim, **we** won't reimburse **you** for those **expenses**.

4. Travelling with an existing medical condition



What's an existing medical condition?

An **existing medical condition** is one for which, in the three years prior to policy purchase, **you** have:

- ▶ had symptoms or been diagnosed;
- ▶ been prescribed medication;
- ▶ received (or are waiting for) medical treatment;
- ▶ received (or are waiting for) tests, investigations or specialist consultation;
- ▶ received or been advised to attend a follow-up consultation; and/or
- ▶ had surgery or attended a hospital or clinic (as an outpatient or inpatient).

It also includes any **chronic** or ongoing **medical condition** or terminal illness.

This definition applies to **you**, **your travelling companion**, a **close relative**, **someone at home** and any other person.

! Missed your check-up?

If **you** received medical advice within the last three years that **you** should have had a review, follow-up consultation or treatment for a **medical condition** – and if **you** didn't get the review, consultation or treatment – **we'll** classify it as an **existing medical condition**.

Getting cover for existing medical conditions

The good news is that a number of the most common **medical conditions** are **automatically covered** by **your** policy as part of **our standard cover**. And even if **your existing medical condition** isn't **automatically covered**, in many cases **you'll** still be able to get cover. Here's what **you** need to do:

1. Check if your condition is an 'Automatically accepted condition'

We'll automatically cover **you** for over 40 **medical conditions**. If **your existing medical condition** is on the list of **Automatically accepted conditions** (see page 16), and **you** satisfy all the criteria related to that condition, **we** classify it as an '**automatically accepted condition**', and **you're** covered under **events** that **arise** from that condition as part of **our standard cover**.

2. Apply to add any conditions that aren't automatically covered as 'Specified medical conditions'

If **you** have one or more **existing medical conditions** (that aren't **automatically covered**) that **you** want cover for, **you** can apply to add them as a **specified medical condition** at the time **you** buy **your** policy.

See **Adding a specified medical condition** on page 16 for more information.

Medical conditions that must always be screened

If **you** have ever had any of the following **medical conditions**, **you** must have a medical screening before or at the time **you** buy **your** policy. **We** will then determine if the condition can be added to **your** policy and covered as a **specified medical condition**.

- ▶ heart conditions – cardiovascular/coronary heart disease;
- ▶ respiratory conditions (except asthma and/or sleep apnoea providing they are **automatically covered**);
- ▶ chronic kidney disease;
- ▶ conditions involving the neck or back;
- ▶ cancer which has metastasised (the process by which cancer spreads from the place at which it first **arose** as a primary tumour to distant locations in the body);
- ▶ immune system deficiencies/reduced immunity; or
- ▶ any terminal illness.

? What about a cold or food poisoning?

If **you've** been diagnosed by a doctor with a simple cold or a 24-hour gastric bug within the past three years, **we** don't need to know about it, provided that **you're** fully healed at the time **you** buy **your** policy.

But if **you** haven't been to the doctor to check out **your** symptoms, or if **you've** been diagnosed by a doctor with a cold or food poisoning that hasn't cleared up, **you** may not be covered if **your medical condition** leads to a claim.

What happens if you choose not to get cover for your existing medical condition?

If **you** have an **existing medical condition** that's not **automatically covered** under **your** policy and **you** don't tell **us** about it, or if **you** do tell **us** about it and then **you** choose not to add it to **your** policy as a **specified medical condition**, then **you** won't be covered for any claim that **arises** in relation to it.

For example, if **you** had an operation six years ago to have **your** thyroid removed due to a tumour and **you** currently take medication to control **your** hormone level, **we** consider it to be an **existing medical condition** – even if it feels like it's under control.

If **you** don't tell **us** about this condition, or **you** do tell **us** and then don't pay a premium to add it as a **specified medical condition**, **you** won't be covered under any **events** that **arise** from that **existing medical condition**.

What if I develop a medical condition after buying my policy but before I travel?

If **you** develop a new **medical condition** (or the symptoms of one) after **you** buy **your** policy but before **you** depart on **your trip**, **you** must check with **your medical practitioner** for written confirmation that **you're** fit to travel. If **you** don't get **your medical practitioner's** written confirmation before **you** travel, and/or are **unfit to travel** due to **your medical condition**, **you** won't be covered for any claim that **arises** either directly or indirectly from that condition if **you** still travel.

Don't forget, if **you** had symptoms of a condition or were undergoing investigations for it at the time **you** bought **your** policy, **we** consider that to be an **existing medical condition**. If **you** forgot to tell **us** about this when **you** bought **your** policy, contact **us** as soon as possible.

⊕ Adding a specified medical condition (optional cover)

To add a **specified medical condition**, **you** must let **us** know about **your existing medical conditions** at the time **you** buy **your** policy and complete a medical screening. **We'll** ask **you** some questions about **your** health and then determine whether **we** can offer **you** cover and if so, on what terms.

In many cases, **we** expect that **we'll** be able to offer **you** cover for **your existing medical condition** for an additional premium. If **you** choose to pay the additional premium, the condition becomes a **specified medical condition** covered under **your** policy, and the premium and any additional **excess** will be shown on **your COI**. **You'll** then be covered under **events** that **arise** from that **specified medical condition**.

Automatically accepted conditions

We automatically cover **you** for over 40 **existing medical conditions** as part of **our standard cover**. **Your medical condition** is classified by **us** as an **automatically accepted condition** if it's listed in the table below, provided that **you** satisfy all criteria listed below for that condition.

Medical condition	Criteria
Acne	You haven't received treatment for your Acne from a medical practitioner in the three months prior to buying your policy.
Allergies	You follow advice in accordance with your medical practitioner (such as to carry epipens, antihistamines/ other preventative medication at all times) and, at the date you buy your policy, you : <ul style="list-style-type: none"> ▶ have no other known or underlying respiratory conditions or diseases (for example, Asthma); and ▶ have not required treatment from a medical practitioner for your allergies in the last six months.
Anaemia (Iron Deficiency)	No criteria apply.
Asthma	At the date you buy your policy, you : <ul style="list-style-type: none"> ▶ are under 60 years of age; ▶ have no other known or underlying respiratory conditions (including Sleep Apnoea); ▶ haven't required cortisone medication, except taken by inhaler or puffer; and ▶ haven't required hospitalisation for Asthma in the last two years, including as an outpatient.
Bell's Palsy	No criteria apply.
Benign Positional Vertigo	At the date you buy your policy, you haven't required hospitalisation for Benign Positional Vertigo in the last two years, including as an outpatient.
Bunions	At the date you buy your policy, you haven't had surgery for Bunions in the last three months and have no surgery planned.
Carpal Tunnel Syndrome	At the date you buy your policy, you haven't had surgery for Carpal Tunnel Syndrome in the last three months and have no surgery planned.

Medical condition	Criteria
Cataracts	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Cataracts in the last three months, and have no surgery planned.
Coeliac Disease	At the date you buy your policy, you haven't required hospitalisation for Coeliac Disease in the last two years, including as an outpatient.
Congenital Blindness	No criteria apply.
Congenital Deafness	No criteria apply.
Diabetes Mellitus (Types I and II)	At the date you buy your policy, you : <ul style="list-style-type: none"> ▶ were diagnosed more than six months ago; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; ▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ▶ have no known cardiovascular/coronary heart disease.
Dry Eye Syndrome	No criteria apply.
Ear Grommets	At the date you buy your policy, you have no current ear infection.
Epilepsy	At the date you buy your policy, you've : <ul style="list-style-type: none"> ▶ no underlying medical conditions (for example, previous head trauma, stroke); ▶ not changed your medication regime for Epilepsy in the last 12 months; and ▶ not required hospitalisation for Epilepsy in the last two years, including as an outpatient.
Folate Deficiency	No criteria apply.
Gastric Reflux	Your Gastric Reflux doesn't relate to another underlying diagnosis (examples: hernia or gastric ulcer).
Glaucoma	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Glaucoma in the last three months, and have no surgery planned.

Medical condition	Criteria
Goitre	The underlying medical cause excludes tumour.
Grave's Disease	At the date you buy your policy, you haven't received treatment from a medical practitioner for Grave's Disease in the last six months.
Hashimoto's Disease	The underlying medical cause excludes tumour.
Hiatus Hernia	At the date you buy your policy, you haven't had surgery for Hiatus Hernia in the last six months and have no surgery planned.
Hypercholesterolemia/ Hyperlipidaemia (High Cholesterol / High Lipids)	Provided you have no cardiovascular/coronary heart disease.
Hypertension (High Blood Pressure)	Provided at the date you buy your policy: <ul style="list-style-type: none"> ▶ you have no known cardiovascular/coronary heart disease; and ▶ your current blood pressure reading is lower than 165/95.
Hypothyroidism (underactive thyroid)	The underlying medical cause excludes tumour.
Hyperthyroidism (overactive thyroid)	The underlying medical cause excludes tumour.
Impaired Glucose Tolerance	At the date you buy your policy, you : <ul style="list-style-type: none"> ▶ were diagnosed more than six months ago; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; ▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ▶ have no known cardiovascular/coronary heart disease.
Incontinence	You have no underlying gastrointestinal or urinary condition.
Insulin Resistance	At the date you buy your policy, you've : <ul style="list-style-type: none"> ▶ no known cardiovascular/coronary heart disease; and ▶ not required hospitalisation for Insulin Resistance in the last two years, including as an outpatient.

Medical condition	Criteria
Iron Deficiency	No criteria apply.
Macular Degeneration	No criteria apply.
Migraine	You haven't required hospitalisation for Migraines in the two years prior to buying your policy, including as an outpatient.
Nocturnal Cramps	No criteria apply.
Osteoporosis/ Osteopenia	At the date you buy your policy, you : <ul style="list-style-type: none"> ▶ haven't had any fractures; ▶ don't require more than one medication for this condition; and ▶ have no other conditions involving the neck or back.
Pernicious Anaemia	No criteria apply.
Plantar Fasciitis	At the date you buy your policy, you haven't had surgery for Plantar Fasciitis in the last three months, and have no surgery planned.

Medical condition	Criteria
Raynaud's Disease	At the date you buy your policy, you haven't required treatment by a medical practitioner for Raynaud's Disease in the last six months.
Sleep Apnoea	At the date you buy your policy, you : <ul style="list-style-type: none"> ▶ have no other known or underlying respiratory conditions (including Asthma); and ▶ haven't required hospitalisation for Sleep Apnoea in the last two years, including as an outpatient.
Solar Keratosis	Your condition has been confirmed as benign.
Trigeminal Neuralgia	You haven't required treatment by a medical practitioner for Trigeminal Neuralgia in six months prior to buying your policy.
Trigger Finger	At the date you buy your policy, you haven't had surgery for Trigger Finger in the last three months, and have no surgery planned.
Vitamin B12 Deficiency	No criteria apply.

5. Travelling while pregnant

When are you covered?

If you're pregnant at the time you buy your policy, or fall pregnant afterwards, you'll have **standard cover** under any **event** that **arises** from **your** pregnancy, provided that the **incident** that causes **your** claim:

- ▶ is sudden, unforeseen and outside of **your** control; and
- ▶ occurs up to the end of the 26th week of a single pregnancy (or the 19th week of a multiple pregnancy).

Further, if your claim arises as a result of pregnancy complications such as hyperemesis (severe morning sickness), miscarriage and gestational diabetes, then to be covered under any **event**, those (or any other) **pregnancy complications** must either have:

- ▶ first developed unexpectedly after **you** bought **your** policy and not be related to any previous **pregnancy complication** you'd had prior to buying **your** policy; or
- ▶ been added to **your** policy as a '**specified medical condition**'. (See [Adding cover if you've had pregnancy complications](#) on the right.)

These conditions apply whether **you** fall pregnant naturally or with medical assistance (for example, through IVF).



+ Adding cover if you've had pregnancy complications (optional cover)

If **you** have a history of **pregnancy complications**, either with a current or past pregnancy, and would like cover for them, **you** must tell **us** about these complications before or at the time **you** buy **your** policy and complete a medical screening. **We'll** ask **you** some questions about **your** health and then decide whether **we** can cover **you** for **your pregnancy complications** – and if so, on what terms.

If **we** agree to give **you** cover, and **you** choose to pay the additional premium, **your** approved **pregnancy complications** become **specified medical conditions** under **your** policy. The premium **you** have paid as well as any additional **excess** will be shown on **your COI**.

For more information on how to add **pregnancy complications** as a **specified medical condition**, see [Adding a specified medical condition](#) on page 16.

Continued over page.

When aren't you covered?

You won't be covered under any **events** that **arise** from any past or current **pregnancy complications** if those **medical conditions** aren't added to **your** policy as **specified medical conditions** at the time **you** buy **your** policy.

This means that if **you** don't tell **us** about current or past **pregnancy complications** at the time **you** buy **your** policy – or if **you** do tell **us** about them and choose not to pay the additional premium to add them as **specified medical conditions** – **you** won't be covered under any **events** that **arise** as a result of those complications.

Also, **you** should plan **your trip** so **you're** home by the end of the 26th week for single pregnancies (or the 19th week for multiple pregnancies). If **you** don't, and something happens, **you** won't be covered.

Looking to fall pregnant?

You don't need to currently be pregnant to apply for cover in relation to any **pregnancy complications** **you've** had in the past. If **you're** thinking about having a baby and **you** have a history of **pregnancy complications**, follow the instructions in this section to apply for cover. If **you** don't tell **us** about prior **pregnancy complications** and **you** then fall pregnant, there's no cover under **your** policy for anything that happens as a result of those complications.

6. Cover for your luggage and personal items



What are luggage and personal items ('luggage')?

We use the term '**luggage**' to refer to the **luggage and personal items** owned by **you** – including those **you** buy on **your trip** – which are designed to be either worn or carried about with **you**. Here are some examples:

Examples of items that we consider to be luggage:



- ✓ Clothing, coats and shoes
- ✓ Personal electronics such as mobile phones, iPads, notebooks, cameras, video equipment
- ✓ Toiletries and cosmetics
- ✓ Sunglasses, prescription glasses
- ✓ **Your** suitcase and carry-on **luggage**

Examples of items that we do NOT consider to be luggage:



- ✗ Precious stones, bullion, metals and minerals
- ✗ Gift cards, gift vouchers, other financial instruments (such as bonds),
- ✗ Lottery tickets, poker tokens/chips or other **items** used in gambling;
- ✗ Furniture such as artwork, floor rugs and ceramics
- ✗ Business equipment and materials, stock, samples, tools and **items** of trade
- ✗ Weapons, firearms, knives
- ✗ Collectibles (e.g. stamps)
- ✗ Drones
- ✗ Watercraft (other than surfboards, windsurfers or kite surfing boards added under the New for Old Luggage Option as specified **items**)

Your passport, travel documents, cash and credit cards

We don't consider **your** passport, travel documents, **cash** or credit cards to be **luggage**. However, **we** do provide cover for them under **our** Comprehensive, Basic and AFT plans (but not **our** Domestic plan). See:

- ▶ **Your passport or travel documents are lost, damaged or stolen** (see page 61); and
- ▶ **Your credit cards are lost or stolen, or your cash is stolen** (see page 63).

Valuables

When **we** use the term '**valuables**', **we** mean **your** mobile phone, smart phone, phablet, laptop, notebook, tablet (such as an iPad), camera, video equipment and any other handheld computer, and **jewellery**.

We only cover the things you own

We only cover **luggage** which belongs to **you**. That's why **we'll** ask **you** to provide proof of ownership when **you** claim. In some cases, **we** may also pay a claim for **luggage items** that were in **your** care and **you** brought with **you** on **your trip**. For example, if **you** borrowed Mum's camera to take with **you** on the **trip**, it's covered; but if **you** borrow someone's camera for the day while **you're** away, it's not.

Our standard cover for your luggage

Our **standard cover** provides **you** with cover for the ‘**depreciated value**’ of individual **items** of **luggage** up to the **item** limits shown below. There are also **trip limits** which apply to the total amount **you** can claim for **your luggage** for the whole **trip** – see [Your luggage is lost, stolen, damaged or delayed](#) on page 55 for details on covered **events** and **trip limits**.

Individual item limits (standard cover)



Electronics \$4,000
(per item)

Laptops, notebooks, tablets, iPads, cameras, video cameras and other personal hand-held computers



Mobile phones \$1,000
(per item)

Mobile phones, smart phones, phablets



Medical aids \$1,000
(per item)

More info on what we mean by ‘medical aids’ see [Definitions](#) on page 81.



Everything else \$700
(per item)[†]

All other items (see [†Restrictions on cover for specific types of luggage](#) below for other important conditions)

i What we mean by ‘item’

An **item** is a single article or unit, like a shirt, a dress or a belt. Some **items** go together, like two earrings, a pair of socks, skis and bindings, or a camera and a lens. So if **you** make a claim for **items** like these, **we’ll** consider them a single **item** – **you** can’t claim separately for each. But if **you** also lose the matching bracelet, **your** poles or an extra camera lens – **we’ll** happily consider those to be separate **items**.

†Restrictions on cover for specific types of luggage

a) Getting cover for sports and leisure equipment (including musical instruments)

There’s no **standard cover** for any **sports and leisure equipment** (including musical instruments, surfboards and bicycles). To cover **your sports and leisure equipment**, **you** need to purchase the [New for Old Luggage Option](#) (see details on page 21) and pay an additional premium at the time **you** buy **your** policy.

Winter sports equipment

We treat **winter sports** equipment a little differently, however. **Your winter sports** equipment is covered up to its **depreciated value** when **you** purchase the Winter Sports Option (including when it’s damaged while in use, as long as the equipment is less than three years old).

The ‘in use’ rule:

There is no cover for **accidental** damage to **your sports and leisure equipment** while it’s in use. The only exception to this is **winter sports** equipment, which is covered for **accidental** damage when it’s in use – but only when **you** have purchased the Winter Sports Option and the equipment is less than three years old.

+ Adding New for Old Luggage cover for your sports and leisure equipment (optional cover)

You can add New for Old Luggage cover for **your sports and leisure equipment** (including musical instruments) by adding them as specified **items** and paying an additional premium at the time **you** buy **your** policy. **Your sports and leisure equipment** will then be covered for its replacement value – up to the amount **you** specify – except for when it’s in use (see “The ‘in use’ rule” to the left).

You may also wish to add New for Old Luggage cover for **your winter sports** equipment even if **you’re** purchasing the Winter Sports Option, so that it’s covered for its full cost rather than its **depreciated value**.

Note: **You** can’t take out New for Old Luggage cover for watercraft (other than surfboards, windsurfers or kite surfing boards).

b) Cover for your jewellery

The maximum amount **we’ll** cover for an individual **item** of **jewellery** is \$700 – up to a **trip limit** of \$2,100 for all claims **you** make under **your** policy for **jewellery**. **You can’t** add extra cover for **your jewellery** under the New for Old Luggage Option. So if **you’re** planning on taking expensive **jewellery** on **your trip**, **you** may be able to get separate insurance from a specialist **jewellery** insurer.

⊕ New for Old Luggage Option (optional cover)

If **you** want to take out extra cover for individual **luggage items** or get cover for **sports and leisure equipment**, you need to add each individual **item** as a 'specified **item**' at the time **you** buy **your** policy, and pay the additional premium for them. Any specified **items** **you** add at the time **you** buy **your** policy will be listed on **your** COI under the 'New for Old Luggage Option'.

All specified **items** receive New for Old Luggage cover if they are stolen, **accidentally** lost or **accidentally** damaged – except **sports and leisure equipment** in use (see [The 'in use' rule](#) on page 20).

How much extra cover can I add?

You can add up to \$10,000 worth of specified **items** – with a maximum amount of \$4,000 for each individual **item**.

i The difference between 'New for Old' cover and 'Depreciated value'

Our standard cover will cover **your** luggage items for their 'depreciated value'. We calculate the depreciated value for each **item** by deducting an amount for the impact of age and wear and tear from the **item's** original purchase price. So, if **your** three year old mobile phone is stolen, **we'll** pay **you** an amount that **we** determine reflects its current value – the 'depreciated value' – rather than the cost of a new one. However, if **you** would like to insure some of **your** items – such as **your** mobile phone, camera or iPad – for their full cost, **you** can choose to add extra cover for them with **our** New for Old Luggage Option.

Taking care of your luggage while travelling

When **you're** travelling, **your** luggage is at a greater risk of theft, loss or damage than at **home**. So **you** need to be extra vigilant and take all reasonable precautions to make sure it gets **home** in one piece. If **you** don't satisfy or comply with each of the conditions below, **we** may either not pay **your** claim or reduce how much **we** pay.

Reasonable precautions

Generally, taking reasonable precautions with your luggage means being more cautious than **you** normally would at **home**. Here are some do's and don'ts for taking care of **your** luggage and **valuables**:

Do's

- ✓ **Lock your valuables up** in a locker, locked room or safe that only **you** or **your travelling party** and authorised representatives from **your** accommodation have access to. For larger **valuables**, leave them in **your** locked private room or locker.
- ✓ **Keep valuables on your person** when moving about. If **you** have to take **your valuables** with **you** while **you're** walking about or travelling to and from different locations, keep them **on your person** at all times or leave them with a family member or a member of **your travelling party**.
- ✓ **Keep your bags within arm's reach** when carrying around **your** suitcase (or other similar bag), **sports and leisure equipment** and musical instruments. If **you** walk far enough away from them that **you** can't stop them from being taken, **you** won't be covered.
- ✓ **Double-check that you have all your luggage** (including **your valuables**) as **you** move from place to place – particularly when **you** are getting out of an aircraft, bus, train, ship, ferry or a taxi.
- ✓ **Secure your bags in a locked boot or compartment when left in the car during the day**, where they're out of sight from anyone looking into **your** vehicle. (Leaving them under a rug on the back seat doesn't count.) Remember to keep **your valuables** with **you**.

Don'ts

- ✗ **Leave any of your luggage with someone you didn't know** prior to commencing **your trip**, or in their room.
- ✗ **Leave your luggage in shared accommodation** where others have access to **your** room. If **you** need to leave **your luggage** behind in shared accommodation, make sure it's locked securely in a cabinet or a locker.
- ✗ **Leave your luggage unattended or unsupervised** in a **public place** where it can be taken without **your** knowledge (for example, by the hotel pool or outside the restaurant while **you** eat).
- ✗ **Be so far from your luggage that you can't stop it from being taken**. Remember – thieves are fast!
- ✗ **Pack your valuables in your checked-in luggage**. Keep **valuable items** such as **your jewellery** and laptop with **you** in **your** handbag, shoulder bag or carry-on **luggage**.
- ✗ **Forget your stuff or leave it behind**. Remember the rule about double-checking **you** have all **your** stuff when **you** leave, particularly when checking out of **your** accommodation or leaving a plane, bus, train, ship, ferry or taxi.
- ✗ **Leave your valuables in a motor vehicle** at any time – such as **your** camera, phone or laptop. Always keep them with **you**.
- ✗ **Leave any luggage in a motor vehicle at night** (between sunset and sunrise), even if it's locked or in the boot.

7. Working and volunteering on your trip



If you're on an overseas business trip, planning to get a short-term holiday job or volunteering on your holiday, here's what you need to know.

When are you covered?

If **you** work (or volunteer) when **you're** on **your trip**, you'll have **standard cover** under all **events** in **Events (when you're covered)** – except for under **You are being sued** (see page 67 for details) – provided that:

- ▶ **you're in a temporary, casual or fixed term contract role;**
- ▶ **you have the appropriate qualifications, licences, skills and experience** to fulfil the role;
- ▶ **you take reasonable care of yourself** and don't put **yourself** in a situation where a reasonable person could foresee that an **accident, injury** or illness might happen; and
- ▶ **the work you're doing doesn't put you in any of the following situations:**
 - a) at heights of over 5m above floor/ground level;
 - b) on offshore rigs;
 - c) underground;
 - d) in mines or caves;
 - e) operating machinery or heavy equipment (except small hand tools);
 - f) direct handling of or being in enclosures with non-domestic animals; or
 - g) scientific expeditions or research in remote areas including within the Arctic Circle, the Antarctic and Greenland.

For example: If **you're** working or volunteering in hospitality, tourism, retail, teaching, childcare or as a gym instructor, provided that **you** satisfy the above

requirements, **we've** got **you** covered. But if **you're** planning to take a job or do some voluntary work like cleaning windows on skyscrapers or spelunking, **you** won't be covered under **your** policy if something happens while **you're** on the job.

When aren't you covered?

We won't cover **you** if **your** work (or volunteer activity) causes **you** to make a claim under the **event You are being sued** (see page 67 for more details).

Also, if **your** employer (or volunteer organisation) has any insurance or other cover available to **you** – such as workers' compensation, any government schemes or other insurance – **you** should first make a claim with them for any **event** that occurs when **you** are working on **your trip**. If there is a difference between what they pay **you** and the amount **we** work out that **you're** entitled to receive under **your** policy, **we'll** pay the difference, provided **your** claim is approved by **us**.

And remember, there's no cover under **your** policy for any business equipment and materials, stock, samples, tools and **items** of trade **you** have with **you**. (See **Cover for your luggage and personal items** on page 19 for more information on what **we** do and don't cover as 'luggage'.)

? Working overseas for an extended period?

Travel insurance is general insurance cover designed for travellers. It isn't a replacement for private health cover when **you're** living overseas.

8. Cover for sports and other activities



Which sports and other activities are covered?

Your policy includes **standard cover** for **events** which **arise** from participation in a wide range of sports and activities provided that **you**, **your travelling companion**, a **close relative** or **someone at home** comply with the conditions outlined below when doing so.

A. Rules that apply to ALL sports and other activities:

No matter what the sport or activity – even if it's playing tennis or taking a stroll by the lake – there are some conditions that must be complied with for **you** to be covered.

For you to be covered...

You, **your travelling companion**, a **close relative** or **someone at home** – when taking part in any sport or other activity – must:

1. **Not participate in a sport or activity we don't cover**
See our **Sports and other activities we don't cover** section on page 24 for a list of sports and other activities **we** don't cover.
2. **Follow these rules when taking part in any sport or activity:**
 - a) **Don't race** – except on foot for a distance of less than 50kms. So participating in the New York



Marathon would be covered but the Kona Ironman Triathlon would not.

- b) **Don't take part as a professional** – where 'professional' means an appearance fee, wage or salary is received from training or participating in that sport or activity (whether in a competition or not).
 - c) **Be below 6,000 metres in altitude** – there's no cover for any land sport or activity – such as hiking, cycling, camping – when it takes place above 6,000 metres in altitude.
 - d) **Don't participate in an experimental sport or activity** – this includes new versions of current sports and activities.
3. **Act responsibly when taking part in any sport or activity.** This means:
- a) **Follow any rules and guidelines for the sport or activity** – comply with any laws, rules, guidelines

or other instructions for the sport or activity undertaken. This applies to rules given by the local authorities (government or private) and by any professional guides or instructors present. For example, if **you** swim outside the flags or ignore instructions from **your** diving instructor – if these rules aren't followed, there's no cover.

- b) **Use all equipment or machinery properly** – follow the rules, guidelines and other operating instructions for using equipment or machinery as outlined by the equipment's manufacturer, driver or **operator**, owner and any other appropriate authority.
- c) **Have the appropriate licence or qualification** – have the appropriate licence or other qualification when taking part in a sport or activity that requires one – either in Australia or the destination country – such as scuba diving.

B. Extra rules that apply when riding motorcycles, scooters, mopeds and other motorised bikes:



In addition to the conditions listed above that apply to all sports and other activities, there are some extra conditions that must be complied with for **you** to be covered when travelling on a motorised bike.

For you to be covered...

You, your travelling companion, a close relative or someone at home – when travelling on a motorised bike – must:

1. **Hold the appropriate class of licence in Australia** for the motorised bike being driven. In addition, if an Australian license isn't valid in the destination country, the appropriate license for that country will also be required.
2. **Wear a helmet, whether as a driver or a passenger**, even if it isn't required in the destination country. (**We** recommend taking a helmet with **you** if they're not readily available in the destination country.)
3. **Comply with all road rules and other relevant local laws.**

! Important note:

While **we** cover **you** travelling on a motorised bike, **we** don't cover the motorised bike itself (including any excess **you** may have to pay if **you** rent one).

C. Extra rules that apply when participating in winter sports:



In addition to the conditions listed above that apply to all sports and other activities, there are some extra conditions that must be complied with for **you** to be covered when participating in **winter sports**.

For you to be covered...

1. **When you participate in a winter sport, you must buy our Winter Sports Option** (see below).
2. **You must satisfy or comply with any relevant conditions outlined** in **Your winter sports holiday doesn't go to plan** on pages 69 to 70.
3. **You, your travelling companion, a close relative or someone at home must follow the Alpine Responsibility Code** when taking part in a **winter sport** – both in Australia and overseas. See snowsafe.org.au/alpine-responsibility-code for more details.

+ Winter Sports Option (optional cover)

If **you** plan on taking part in a **winter sport** on **your trip**, and **you** want to be covered, **you** must add the Winter Sports Option when **you** buy **your** policy. This option can be added to the Comprehensive, Domestic and AFT plans (but not **our** Basic plan).

What does the Winter Sports Option cover?

When **you** add the Winter Sports Option, it will be shown on **your COI**. **You'll** then be covered for:

- **Certain events that would otherwise exclude winter sports** (under **standard cover**). This includes all medical **events** in the **You need medical help** section (see page 27) plus other **events** listed in **Your winter sports holiday doesn't go to plan** event (see page 69).
- **Snow holiday specific incidents**: for example, if **your** skis are delayed, lost or stolen; **your** hired ski equipment is lost, stolen or damaged; or the piste is closed.

- ▶ **Cover for winter sports pre-paid costs** – such as ski equipment hire, lift passes and ski school costs – if **you're injured** in an **accident** or suddenly fall ill and can't ski for more than 24 hours. (See page 69 for details.)
- ▶ **Your winter sports equipment** is covered as **'luggage'**, which means that it is covered for its **depreciated value** up to \$700 per **item** for all **events** in the **Your luggage and personal items are lost, stolen, damaged or delayed**

section, even when it's in use. The only exception to this is where **your winter sports** equipment is **accidentally** damaged. In this instance, it is only covered when it's less than three years old. (See page 55 for more information.)

For more information on this option and the conditions that apply, see **Your winter sports holiday doesn't go to plan (optional cover)** on page 69.

i What we mean by 'winter sports':

- ▶ **Snow skiing and snowboarding** (on piste and off-piste) within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities;
- ▶ **Back country skiing and snowboarding** including heli-skiing and cat skiing; only when on a guided tour with a licensed tour **operator**;
- ▶ **Snowmobiling** when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries, or when on a guided tour with a licensed tour **operator**;
- ▶ **Tobogganing** on marked trails, on-piste only;
- ▶ **Cross-country skiing** on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities; and
- ▶ **Telemark skiing** within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities.

You will only be covered for the **winter sports** listed above if **you** have bought the Winter Sports Option (and it is shown on **your COI**). **To be covered** when participating in any of these sports, **you** must stay in areas that a resort, tour **operator** or relevant local authority has designated as safe.

Sports and other activities we don't cover:

There are some sports and activities **we** consider too risky to cover. If **your claim arises** as a result of **you, your travelling companion, a close relative** or **someone at home** taking part in any of these activities, then there's no cover under **your** policy.

- ▶ Abseiling/rappelling (except when done with a licensed **operator**)
- ▶ BASE jumping
- ▶ Bobsledding/bobsledding/skeleton
- ▶ BMX (jumps, tricks, freestyle, racing)
- ▶ Bull-riding
- ▶ Canyoning
- ▶ Cave diving/cavern diving
- ▶ Caving/spelunking (where it's not a commercial tourist attraction)
- ▶ Cliff diving
- ▶ Deep water soloing
- ▶ Diving underwater using an artificial breathing apparatus (unless an open water diving licence is held or when diving under licensed instruction); commercial diving; diving beyond 40 metres
- ▶ Flying in the following circumstances:
 - as a passenger in a glider or ultralight;
 - as a pilot or crew of any aircraft; or
 - travel in an air-supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company
- ▶ Free climbing
- ▶ Free diving
- ▶ Free soloing
- ▶ Gliding, hang-gliding (or any sport in a similar device)
- ▶ Horse-riding when: jumping, playing polo, taking part in a rodeo, doing acrobatics, riding bareback, competitions
- ▶ Hunting or animal tracking
- ▶ Hydro jet pack/jet pack flying
- ▶ Ice climbing/glacier climbing
- ▶ Ice fishing
- ▶ Ice hockey
- ▶ Ice skating (or any other activities) when on frozen lakes and rivers
- ▶ Ice walking/glacier walking (except when with a licensed **operator** and below 3,000 metres)
- ▶ Kite wing
- ▶ Luge (on snow/ice)
- ▶ Martial arts: with contact; training camps
- ▶ Motor biking off-road (dirt-bike riding; motocross)
- ▶ Motor track/race track experiences
- ▶ Mountaineering
- ▶ Parachuting
- ▶ Paragliding, parapenting, parascending
- ▶ Parkour/freerunning
- ▶ Potholing
- ▶ Quad biking: under age 15; if done without a licensed **operator**
- ▶ Rallies (in any form)
- ▶ Rickshaw run/tuk-tuk racing
- ▶ Rock-climbing (except in an indoor facility with supervision)
- ▶ Rock fishing
- ▶ Running of the Bulls
- ▶ Shooting/rifle range
- ▶ Skeleton
- ▶ Skijoring
- ▶ Ski jumping, acrobatics, freestyle
- ▶ Skydiving
- ▶ Snow biking
- ▶ Snow kiting, snow rafting, snow tubing
- ▶ Snow skiing when power-assisted
- ▶ Speed boating, speed flying, speed riding
- ▶ Swimming in open water more than 3 nautical miles from land
- ▶ Trapeze
- ▶ Trekking/hiking/tramping above 6,000 metres
- ▶ Via Ferrata
- ▶ Water-skiing/wakeboarding (jumps)
- ▶ Wingsuit flying



9. Renting a vehicle

Our standard cover

When **you** rent a vehicle on **your trip**, the insurance excess on that vehicle is often thousands of dollars. But with SureSave (for all but **our** Basic plan), **our standard cover** includes a **trip limit** of \$5,000 to cover any **rental vehicle** insurance excess **you** have to pay (plus any related rental company administration charges).









If **you** plan on renting a vehicle, **you** should check out how much insurance excess **you'd** have to pay if the **rental vehicle** is in an **accident**, damaged or stolen. If the insurance excess is more than \$5,000, **you** can choose to increase **your** cover under this policy for an additional premium.

See [Your rental vehicle is in an accident, damaged or stolen](#) on page 65 for more information about when **you're** covered and what **expense types** are covered.

What we mean by 'rental vehicle'

We consider a **rental vehicle** to be one that is:

- ▶ rented by **you**;
- ▶ from a licensed motor vehicle rental company (that provides **you** with a written rental agreement);
- ▶ insured (see on the right);
- ▶ driven by **you** or in **your** care (e.g. if it was parked); and
- ▶ one of the following types of vehicles:

 Sedan	 Campervan	 Four wheel drive	 Mini bus
 Hatchback	 Station wagon	 People mover	 Motorhome up to 4.5 tonnes

Renting a motorbike or a sports car?

Just so **we're** clear, **we** don't cover any **rental vehicles** not listed in the table above. For example, if **you're** thinking of renting a motorbike or a sports car, the excess on any insurance **you** have on these vehicles isn't covered.

! Make sure your rental vehicle is insured!

Your policy (for the Comprehensive, Basic and AFT plans) only covers **you** for any **rental vehicle** insurance excess **you** have to pay to the **rental vehicle** company or an insurer following theft or damage to the vehicle. It isn't a substitute for insurance on the **rental vehicle**. In some countries – like Australia – insurance is normally included in the rental price of the vehicle, although there's often a large excess. But elsewhere – like the United States – **you'll** often need to 'opt-in' and pay extra for insurance (which may be offered as a Loss Damage Waiver, Collision Damage Waiver or other similar term). If **you** don't have separate insurance on **your rental vehicle**, there's no cover under **your** policy for anything that happens to **your rental vehicle**.

+ Extra Rental Vehicle Insurance Excess Option (optional cover)

If **you** need more than \$5,000 cover for **your rental vehicle** insurance excess, for an additional premium **you** can increase **your** cover in increments of \$500 at the time **you** buy **your** policy up to a total of \$8,000 (for all but **our** Basic plan).

The amount of any extra cover **you** choose will be shown on **your COI**.

Part B: Events (when you're covered)

Whether you have to cancel or rearrange your trip before you leave, need medical help on your trip, or have trouble getting from A to B – in this part of the PDS, we list the events you're covered for under your policy.

About events...

We cover **you** for certain circumstances that happen before **you** travel and while **you're** on **your trip**. These are known as **events**. In this part of the PDS we list the **events** that are covered by **your** policy in the sections below.

Each **event** details the **expense** and any **benefit types** you can claim for under that **event**:

- ▶ 'Expense types' cover out-of-pocket costs (such as doctors' bills); and
- ▶ 'Benefit types' are **cash** amounts paid to **you** when **you** meet certain criteria (such as having been in hospital for more than 48 hours).

See [Expenses and benefits explained](#) on page 75 for more information. We also explain any special conditions or exclusions which apply to **your** cover, and what **you'll** need to do if an **event** happens.

The maximum amount that **you** can claim per **trip** – or **trip limit** – for each **expense** or **benefit type** for any and all **events** (in total) varies for different **plans** and is shown in the [What you can claim](#) section in each **event**. The **plan** you choose at the time **you** buy **your** policy is shown on **your** Certificate of Insurance (COI). See [Choosing the plan that's right for you](#) on page 12 for more information.

You're covered when:

The following sections contain the **events** covered by **your** policy. For details of exactly when **you're** covered and what **we'll** pay, see the individual **events** within each section.



1. You need medical help

See page 27



2. You have to cancel or change your trip

See page 34



3. You have trouble getting from A to B

See page 50



4. Your luggage and personal items are lost, stolen, damaged or delayed

See page 55



5. Your passport or other travel documents are lost, damaged or stolen

See page 61



6. Your credit cards are lost or stolen, or your cash is stolen

See page 63



7. Your rental vehicle is in an accident, damaged or stolen

See page 65



8. Your destination is declared a 'Do Not Travel' zone

See page 66



9. You are being sued (personal liability)

See page 67



10. Your winter sports holiday doesn't go to plan (optional cover)

See page 69



1. You need medical help

Events – you're covered when:



1.1

You get medical help on your trip when you are injured in an accident or suddenly fall ill

Page 28



1.2

You need a dentist. Urgently. It can't wait until you get home.

Page 31



1.3

Someone listed on your policy dies

Page 32

Contact us if you need medical help on your trip

Our Australian based team of medical professionals is available 24/7 on **+61 2 9234 3113** or **+61 2 8256 1513** to help **you** find the assistance **you** need.



If **your medical condition** is something simple – like a cold or a 24 hour gastro bug – and **your expenses** aren't going to be large, then **you** don't need to call **us** unless **you** want help finding a local **medical practitioner**. But here are a couple of rules **you** must follow:

- ▶ **If you're admitted to hospital, or if your overseas medical expenses are going to be more than \$2,000** then **you** must call **our** 24/7 Emergency Assistance team on **+61 2 9234 3113** or **+61 2 8256 1513** as soon as **you** reasonably can.
- ▶ **If you're in a country that has a Reciprocal Health Care Agreement with Australia (e.g. New Zealand)** then **you** must use the publicly funded health system for medical or dental care (where possible).
- ▶ **If you need to be medically repatriated (come home early)**
In cases where **we** agree that it is **medically necessary** for **you** to return **home** early from **your trip**, **we'll** pay **your** medical repatriation costs provided that:
 - **You get approval from us before you arrange to come home** – even when **your** doctor says it's necessary;
 - **If you choose not to be medically repatriated to Australia for medical treatment** after **we** determine that **you** should be, based on the advice of a **medical practitioner** appointed by **us** – then **we** may limit the total amount **we'll** pay to an amount **we** determine **we** would have paid if **you** had followed **our** recommendation. **You'll** then be responsible for any further **expenses** that **arise** from that **injury** or illness. Further, **you** won't be eligible to receive any further **benefits** related to that **injury** or illness.

If **you're** at all unsure as to what to do, **you** should contact **us** – **our** Australian team of medical professionals is here 24 hours a day, 7 days a week.

Importantly: If **you** don't follow the rules above, and **we** determine that **your expenses** would have been less if **you** had, then **we** may either not pay **your** claim or reduce how much **we** pay.

i What we mean by 'medically necessary'

When **we** use the term '**medically necessary**' to qualify which **expense types** **we** will pay for – **we** mean that **your** treating doctor (or other qualified **medical practitioner**) must have certified in writing that the **expense** is necessary for the diagnosis, care or treatment of **your medical condition**. Further **we**, or a **medical practitioner** appointed by **us**, must agree with **your** treating doctor. So, if **you** break **your** leg and **your** doctor certifies that **you're** to be confined to **your** hotel room – provided **we** agree – **you** can claim the cost of having to cancel any prepaid tours, and the extra **expense** of ordering meals from the room service menu. But if **you** just need stitches for **your** leg, and **your** doctor says it's OK to keep walking on it, then **we** won't cover the cost of cancelled tours or room service since **you** can still get out and about – even if **you** find it uncomfortable to do so.

1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill



1. You're covered when

You are on **your trip** when you:



are injured in an accident, OR



suddenly fall ill due to a medical condition

To be covered:

- You must get medical help** from a qualified **medical practitioner** as soon as possible while **you** are on **your trip**; and
- The injury or illness must have first developed** after **you** bought **your** policy. If the **injury** or illness is an **existing medical condition**, or **arises** from one, **we** may either not pay **your** claim or reduce how much **we** pay, unless it is either:
 - An automatically accepted condition**- **we** automatically cover **you** for over 40 **existing medical conditions**. See [Automatically accepted conditions](#) on page 16; or
 - A specified medical condition**- This is an **existing medical condition** that **we've** agreed to cover in writing and for which **you've** paid an additional premium. See [Specified medical conditions](#) on page 16.

For more information about **existing medical conditions**, see [Travelling with an existing medical condition](#) on page 15.

2. What you can claim

If **we** agree **you're** covered under this **event**, **you** can claim for the following **expense** and **benefit types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Overseas medical costs We'll reimburse you for any medical expenses that arise from the treatment of your medical condition by a legally qualified medical practitioner or paramedic while you are overseas for up to 12 months after you were injured or you first suddenly fell ill on your trip . This includes hospital costs as well as road and water ambulance costs.	Unlimited	Unlimited	✗
Medical evacuation costs We'll pay the cost of your transfer to the nearest appropriate medical facility if we determine that this is medically necessary . We won't pay the cost of any search and rescue charges.	Unlimited	Unlimited	\$10,000 for each primary traveller#
Companion costs If we determine that it's medically necessary for you to have someone by your bedside in hospital to help with your day-to-day activities while you're still overseas, or to help you with your return trip to your home in Australia, we'll pay the reasonable extra costs for their transport, accommodation and meals, including any additional tourist visa costs.	Unlimited	Unlimited	(combined limit with Medical repatriation costs and Extra trip costs on the next page)

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Medical repatriation costs We'll pay any extra costs (over and above what you paid or would have paid) to return you to your home in Australia, provided that we determine that it is medically necessary to do so, including where you need a medical escort home . If you didn't have a return ticket booked, we'll deduct an amount equivalent to the cost of an economy class airfare (at the airline's regular published rate) from the value of your claim.	Unlimited	Unlimited	\$10,000 for each primary traveller# (Combined limit with Medical evacuation and Companion costs on the previous page)
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	+ Chosen Limit	+ Optional Cover Only	+ Chosen Limit (shown on your COI as 'cancellation related expenses')
Return of rental vehicle costs We'll pay the cost of returning your rental vehicle to the nearest depot when your treating doctor confirms in writing that you're medically unfit to do it yourself .	\$500	×	\$500
+ Winter sports prepaid costs (Winter Sports Option only) We'll pay up to \$1,000 per person for non-recoverable, pre-booked charges for ski-equipment hire, lift passes and ski school costs if it is medically necessary for you to stay off the slopes for more than 24 hours, provided that you added the Winter Sports Option at the time you bought your policy (and it is shown on your COI).	\$1,000 for each primary traveller#	×	\$1,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** (or **benefit**) based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit – except for the **trip limits** for the Accidental death and Loss of income **benefit types**, which only cover **primary travellers**. See [How do trip limits work?](#) on page 74 for details.

Benefit Types	Benefit Amount	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
In-hospital allowance If you're in hospital overseas for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover incidental costs, such as magazines and internet connection.	\$50 per day	\$6,000 for each primary traveller#	×	×
Loss of income benefit (injury only) If your injury directly prevents you from going back to your full time job within 30 days of the date you had originally planned to return to Australia from your trip , we'll pay you a weekly benefit once the 30 days has passed, up until you return to work. (Just to be clear – we don't pay this benefit if you aren't in a full time job and/or if your delay in returning to your work didn't directly result from an accidental injury on your trip .)	\$400 per week	\$10,400 for each primary traveller#	×	×

Benefit Types	Benefit Amount	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Room-service supplement If we agree that it's medically necessary for you to be confined to your hotel room (or cruise cabin) overseas for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover the cost of any meals you need to order from room service.	\$50 per day	\$6,000 for each primary traveller#	×	×
Total and permanent disability benefit (injury only) We'll pay the lump sum benefit amount if, within 12 months of you being injured , your injury results in either the permanent and total loss of sight in one or both eyes, or the permanent and total loss of use of one or more limbs. (Just to be clear, we don't pay this benefit if your medical condition didn't result from an accidental injury on your trip .)	\$12,500 lump sum	\$12,500 for each primary traveller#	×	×
Accidental death benefit (injury only) If a primary traveller dies within 12 months as a result of their injury under this event , we'll pay the lump sum benefit amount to their estate. (Just to be clear, we won't pay this benefit where your medical condition wasn't a direct result of an accidental injury on your trip . Further, dependants are not eligible to receive this benefit .)	\$10,000 lump sum (Basic and Domestic plans) \$25,000 lump sum (Comprehensive and AFT plans)	\$25,000 for each primary traveller#	\$10,000 for each primary traveller#	\$10,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** (or **benefit**) based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit – except for the **trip limits** for the Accidental death and Loss of income **benefit types**, which only cover **primary travellers**. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event** except where **your** claim is only for the **benefit types** shown above. See [Your policy excess](#) on page 14 for more details.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to **expenses** and **benefits** generally and to medical **expenses** specifically.

3. We don't cover you when:

- ✗ **You weren't taking care of yourself** – if **you** don't take reasonable care of **yourself**, or **you** put **yourself** in a situation where a reasonable person should have known that an **injury** or illness was likely to happen, **you** won't be covered.
- ✗ **Your injury or illness arose from a medical situation that we don't cover.** See [Specific medical situations in Things we'll never cover](#) on page 71.
- ✗ **You were working or volunteering on your trip when you were injured or fell ill** and **you** don't satisfy or comply with **our** conditions. See [Working or volunteering on your trip](#) on page 22.
- ✗ **You were taking part in a sport or activity when you were injured or fell ill** and **you** don't satisfy or comply with **our** conditions. See [Cover for sports and other activities](#) on page 22.
- ✗ **You were participating in a winter sport when you were injured or fell ill and:**
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**. See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✗ **Your claim relates to you being pregnant** and **you** don't satisfy or comply with **our** conditions. See [Travelling while pregnant](#) on page 18.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

1.2 You need a dentist. Urgently. It can't wait until you get home.



1. You're covered when

You have a dental emergency on **your** international **trip** that can't wait until **you** get back to Australia, meaning that **you** must see a legally qualified dentist while **you** are overseas.

To be covered **your** dental emergency must:



Be for a healthy, natural tooth

which means either:

- ▶ an original tooth (or one with a filling);
- ▶ and/or supporting tissues (**your** gums), **AND**



Require urgent treatment

for the relief of sudden and acute pain, **AND**



Have developed after you departed on your trip

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree **you're** covered under this **event**, **you** can claim for the following **expense type** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your** COI):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Overseas dental costs We'll reimburse you for any urgent dental expenses that arise from your treatment by a legally qualified dentist for the relief of sudden and acute pain while you are overseas.	\$1,000 for each primary traveller#	\$1,000 for each primary traveller#	×

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your** COI). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14 for details.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to **expenses** and **benefits** generally and to medical **expenses** specifically.

3. We don't cover you when:

- ✗ **It's not an emergency** – **we** only cover dental emergencies – which means for the relief of sudden and acute pain. **We** don't cover dental work that should have been carried out in Australia – or that can wait until **you're** back from **your trip**. So **we** won't pay for treatment such as a new crown, routine maintenance or a whitening treatment.
- ✗ **You weren't taking care of yourself** – **we** won't cover **you** if **you** don't take reasonable care of **yourself**, or **you** put **yourself** in a situation where a reasonable person should have known that a dental emergency was likely to happen.
- ✗ **You were taking part in a sport or activity when your dental emergency occurred** and **you** don't satisfy or comply with **our** conditions. See [Cover for sports and other activities](#) on page 22.
- ✗ **You were participating in a winter sport when your dental emergency occurred** and:
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**. See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✗ **You were working or volunteering on your trip when your dental emergency occurred** and **you** don't satisfy or comply with **our** conditions. See [Working or volunteering on your trip](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

1.3 Someone listed on your policy dies



1. You're covered when

You or someone else listed on **your** policy (shown on **your COI**) dies while **you** are on **your trip**.

To be covered...

The **medical condition** which caused the death must have first developed after **you** bought **your** policy. If the **medical condition** is an **existing medical condition**, or **arises** from one, **we'll** only cover **you** if it is either:



An automatically accepted condition

We automatically cover **you** for over 40 **existing medical conditions**.

See [Automatically accepted conditions](#) on page 16, **OR**



A specified medical condition

This is an **existing medical condition** that **we** have agreed to cover in writing and for which **you** have paid an additional premium.

See [Specified medical conditions](#) on page 16.

For more information about **existing medical conditions**, see [Travelling with an existing medical condition](#) on page 15.

Also see...

If there are also medical **expenses**, cancellation costs or other **expenses**, **you** can claim for these under [You get medical help on your trip when you are injured in an accident or suddenly fall ill](#) on page 28.



What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If we agree **you're** covered under this **event**, **you** can claim for the following **expense** and **benefit types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types		Trip Limits		
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Overseas burial or cremation costs, or repatriation of remains We'll cover the cost of burial or cremation overseas or the cost to bring the remains of the deceased person home so they can be buried or cremated in Australia.		\$20,000 for each primary traveller#	\$20,000 for each primary traveller#	×
Benefit Types	Benefit Amount	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Accidental death benefit (injury only) If a primary traveller dies within 12 months as a result of their injury under this event , we'll pay the lump sum benefit amount to their estate. (Just to be clear, we won't pay this benefit where your medical condition wasn't a direct result of an accidental injury on your trip . Further, dependants aren't eligible to receive this benefit .)	\$10,000 lump sum (Basic and Domestic plans) \$25,000 lump sum (Comprehensive and AFT plans)	\$25,000 for each primary traveller#	\$10,000 for each primary traveller#	\$10,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** (or **benefit**) based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit- except for the **trip limit** for the Accidental death **benefit type**, which only cover **primary travellers**. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** No **excess** applies to this **event**
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to **expenses** and **benefits** generally and to medical **expenses** specifically.

3. We don't cover you when:

- ✗ **You weren't taking care of yourself** – if **you** don't take reasonable care of **yourself**, or **you** put **yourself** in a situation where a reasonable person should have known that the **medical condition** that lead to **your** death was likely to **arise**, **you** won't be covered.
- ✗ **The death arose from a medical situation that we don't cover** such as suicide or self-harm.
See [Things we'll never cover](#) on page 71.
- ✗ **Your claim relates to you being pregnant** and **you** don't satisfy or comply with **our** conditions.
See [Travelling while pregnant](#) on page 18.
- ✗ **You were taking part in a sport or activity** when the **medical condition** that lead to **your** death **arose** and **you** don't satisfy or comply with **our** conditions. See [Cover for sports and other activities](#) on page 22.
- ✗ **You were participating in a winter sport** when the **medical condition** that lead to **your** death **arose** and:
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**.
See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✗ **You were working or volunteering on your trip** when the **medical condition** that lead to **your** death **arose** and **you** don't satisfy or comply with **our** conditions. See [Working or volunteering on your trip](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.



2. You have to cancel or change your trip

Events – you're covered when:

a) Before your trip starts the following events occur:



2.1

You (or someone else listed on your policy) is sick, injured or dies before your trip starts

Page 35



2.2

Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts

Page 36



2.3

A one-off performance or function is cancelled or rescheduled before your trip starts

Page 38



2.4

Your pre-approved leave is cancelled or you're made redundant before your trip starts

Page 39

b) Either before your trip starts or when you're on your trip, the following events occur:



2.5

Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies

Page 41



2.6

You can no longer stay at your accommodation

Page 44



2.7

Your home in Australia is severely damaged

Page 46



2.8

Your travel services provider becomes insolvent

Page 48

When am I covered for events in this section?

Cover for **events** in this section begins from when **you** buy **your** policy, and for **events** 2.5 through 2.8 (listed above) continues while **you're** on **your trip**. Here's what **you** need to know about when **you're** covered and what **you** can claim:

- **Before your trip starts** means the period from when **you** buy **your** policy up until the moment **you** leave **your home** in Australia to begin **your trip** (on or after the departure date shown on **your COI**, whichever is later).
- **On your trip** means the period from when **you** leave **your home** in Australia to commence **your trip** (on or after the departure date shown on **your COI** – whichever is later) up until the earlier of when **you** arrive back at **your home** in Australia or the **trip** return date shown on **your COI**. (For **our** AFT plan, the rules regarding when **you** are covered are slightly different. See [Choosing the plan that's right for you](#) on page 12 for details.)
- **What you can claim** – if **we** agree **you're** covered under an **event** in this section, then **you** can claim for the **expense types** up to **your** plan's **trip limits** shown in the [What you can claim](#) section. For **events** 2.5, 2.6 and 2.7, there is a difference between what **you** can claim before **your trip** starts and while **you're** on **your trip**. For these three **events**, the **expense types** **you** can claim are clearly marked as '[Before your trip starts](#)' and '[On your trip](#)'.

Don't forget the 72-hour waiting period which applies if **you** buy **your** policy when **you're** already on **your trip**.

2.1 You (or someone else listed on your policy) is sick, injured or dies before your trip starts



1. You're covered when

You have no alternative but to cancel or rearrange **your** upcoming **trip** because **you** (or someone else listed on **your** policy) is unexpectedly declared **unfit to travel** or dies due to a **medical condition**.

To be covered...

The **medical condition** must have first developed after **you** bought **your** policy and before **your trip** starts. If the **medical condition** is an **existing medical condition**, or **arises** from one, **we'll** only cover **you** if it is either:



An automatically accepted condition

We automatically cover you for over 40 existing medical conditions. See **Automatically accepted conditions** on page 16, **OR**



A specified medical condition

This is an **existing medical condition** that **we** have agreed to cover in writing and for which **you** have paid an additional premium. See **Specified medical conditions** on page 16.

For more information about **existing medical conditions**, see **Travelling with an existing medical condition** on page 15.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – we won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.
- ✗ **You weren't taking care of yourself** – if **you** don't take reasonable care of **yourself**, or **you** put **yourself** in a situation where a reasonable person should have known that an **injury** or illness was likely to happen, **you** won't be covered.
- ✗ **Your medical condition isn't one we cover.** See [Things we'll never cover](#) on page 71.
- ✗ **Your claim relates to you being pregnant** and **you** don't satisfy or comply with **our** conditions. See [Travelling while pregnant](#) on page 18.
- ✗ **You were taking part in a sport or activity when you were injured or fell ill** and **you** don't satisfy or comply with **our** conditions. See [Cover for sports and other activities](#) on page 22.
- ✗ **Your claim arises from an act or threat of terrorism.**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

2.2 Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts



1. You're covered when

Your flight, other **scheduled transport** or **overnight tour** is delayed, rescheduled or cancelled before **your trip** starts due to one of the following **incidents**, and, as a result, **you** have no alternative but to cancel or rearrange **your** upcoming **trip**:



**Severe weather
or natural disaster, OR**



**A motor vehicle, railway, air
or marine accident, OR**



**Riot, strike or civil
commotion, OR**



**The airport, port, station, terminal
or other designated point of
arrival or departure is closed
(by the relevant authority), OR**



**Emergency landing or diversion
(for example, due to an on-board
medical emergency), OR**



**Your overnight tour is cancelled
due to insufficient numbers
(but only when the tour was the sole
purpose of **your trip**)**

To be covered...

For any of the **incidents** above, **you** must have bought **your** policy and booked the **scheduled transport** or **overnight tour** prior to the earlier of:

- ▶ **you** first becoming aware of the **incident** that led to **your** claim, or
- ▶ the **incident** that led to **your** claim being reported in the mass media.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+ Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+ Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+ Chosen Limit</div> <div>(combined limit)</div> </div> </div> <p>(shown on your COI as 'cancellation related expenses')</p>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – **we** won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.
- ✗ **Your claim arises from an act or threat of terrorism.**
- ✗ **Your tour is cancelled due to insufficient numbers (then there is no cover for the cost of the tour).** If **your overnight tour** is cancelled due to insufficient numbers, **we** won't cover any costs charged to **you** by the tour company for its cancellation. **We'll** cover all other Cancellation, Rearrangement and Unused tourist visa costs, as long as the sole purpose of **your trip** was to go on the cancelled tour.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2.3 A one-off performance or function is cancelled or rescheduled before your trip starts



1. You're covered when

The sole purpose of **your trip** was to attend a **one-off performance or function** which is unforeseeably cancelled or rescheduled for circumstances beyond **your** control by the organiser before **your trip** starts, and, as a result, **you** have no alternative but to cancel or rearrange **your** upcoming **trip**.

What we mean by a 'one-off performance or function'

A **one-off performance or function** means any of the following:



Wedding, OR



Prepaid sporting event, OR



Prepaid training course or conference, OR



Prepaid concert or festival, OR



Graduation, OR



Funeral

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

3. We don't cover you when:**✗ You should have known there could be a problem**

We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.

✗ The one-off performance or function was cancelled or rescheduled due to insolvency or financial collapse**✗ The one-off performance or function that was cancelled or rescheduled was your own wedding****✗ Your one-off performance or function was cancelled due to insufficient numbers****✗ There was a mistake or omission in the booking**

This exclusion applies regardless of who made the error, and whether the error was with **your** specific booking or a booking made by the organisers of the relevant **one-off performance or function**.

✗ Your claim arose from an act or threat of terrorism**✗ Your claim arose from fraudulent activity**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

2.4 Your pre-approved leave is cancelled or you're made redundant before your trip starts

**1. You're covered when**

You have no alternative but to cancel or rearrange **your** upcoming **trip** because one of the following **incidents** occurs before **your trip** starts. Either **you** or **your travelling companion**:



is made redundant (from a **full time job** or **part-time permanent job**), **OR**



has their pre-approved leave cancelled (from a **full time job** or **part-time permanent job**)

To be covered...

If **your** claim is due to **your travelling companion's** leave cancellation or redundancy, then for **you** to be covered:

- ▶ they must also cancel or rearrange their **trip**; and
- ▶ their cancellation or rearrangement must mean **you** would then be the sole adult member of **your travelling party** if **you** continued with **your trip**.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	✗		

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – **we** won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.
- ✗ **The redundancy was voluntary.**




Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

2.5 Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies



1. You're covered when

You have no alternative but to cancel or rearrange **your trip** (including returning **home** early) because one of the following **incidents** unexpectedly occurs:

 <p>Your travelling companion (not listed on your policy)</p> <p>dies or is declared unfit to travel due to a medical condition.</p>	 <p>A close relative (of you or your travelling companion) who is in Australia or New Zealand (not listed on your policy)</p> <p>either:</p> <ul style="list-style-type: none"> ▶ dies; ▶ is hospitalised due to a medical condition, and you (or your travelling companion) reasonably need to be by their hospital bedside; or ▶ is incapacitated by a medical condition and you (or your travelling companion) reasonably need to be there to assist them. 	 <p>The person temporarily managing your business interests for you back in Australia while you are on holidays</p> <p>dies, is hospitalised or declared unfit for work by a medical practitioner due to a medical condition when you are:</p> <ul style="list-style-type: none"> ▶ a sole trader; ▶ the owner of a family business; or ▶ a partner in a partnership; ▶ and you need to be home to look after your business (or partnership), because there is no one else suitable to take their place. 	 <p>The sole, full-time carer of your children in Australia</p> <p>dies, is hospitalised or is incapacitated due to a medical condition and as a result is no longer able to care for your children who are:</p> <ul style="list-style-type: none"> ▶ under age 16; ▶ normally live with you in Australia; ▶ aren't travelling with you; and ▶ there is no one else suitable to care for them.
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Note: If **your travelling companion** or **close relative** is listed on **your** policy, see [You need medical help](#) on page 27.

To be covered...

- ▶ **The medical condition that led to your claim** must first have **arisen** after **you** bought **your** policy, except where the affected person is a **close relative**. In that instance there may be some limited cover for **existing medical conditions** – see [Existing Medical Conditions Claim Cap](#) on page 43.
- ▶ **You must get the affected person's treating doctor** to complete **our** GP's Medical Certificate and submit this with **your** claim. Download a copy of the certificate at suresave.com.au/medicalcertificate.
- ▶ **Where the affected person is your travelling companion** or the **close relative** of a **travelling companion** the **travelling companion** must also cancel or rearrange their **trip**.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

a) Before your trip starts

If this **event** occurs before **your trip** starts and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+ Chosen Limit†</div> <div>(combined limit)</div> </div> <div> <div>+ Optional Cover Only†</div> <div>(combined limit)</div> </div> <div> <div>+ Chosen Limit†</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

†See [Existing Medical Conditions Claim Cap](#) on page 43.

b) On your trip

If this **event** occurs on **your trip** and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+ Chosen Limit†</div> </div> <div> <div>+ Optional Cover Only†</div> </div> <div> <div>+ Chosen Limit†</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited†	Unlimited†	\$10,000 for each primary traveller#†

†See [Existing Medical Conditions Claim Cap](#) on page 43.

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Resumption of trip costs If you return to your home in Australia following a close relative's hospitalisation or death in Australia, and if more than 14 days of your trip was still remaining on the date of that return, we'll pay the cost of return airfares to allow you to resume your trip . We will not pay for any Resumption of trip costs if you don't resume your trip within 12 months of your return to Australia under this event . (Remember to get a new policy when you resume your trip , as your original policy will have ended upon your return home.)	\$3,000 for each primary traveller#†	×	×

#Subject to the Existing Medical Conditions Claim Cap (below), **we** work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

i †Existing Medical Conditions Claim Cap

To be covered under this **event**, the **medical condition** that resulted in **your** claim must have first **arisen** after **you** bought **your** policy, except where the affected person is a **close relative**.

If **your** claim does **arise** from a **close relative's existing medical condition**, there is limited cover when, at the time **you** bought **your** policy, it was medically unforeseeable that hospitalisation, death or **incapacitation** would **arise** from that **existing medical condition** before **you** returned from **your trip**. To be covered, **your close relative's medical practitioner** must confirm this in writing. In this instance, the total amount **you** can claim (the combined **trip limit**) across all **expense types** reduces to \$2,000 per for each **primary traveller#**. This is referred to in this policy as the 'Existing Medical Conditions Claim Cap'.

#We work out the value of the Existing Medical Conditions Claim Cap based on the number of **primary travellers** on the policy (and shown on **your COI**). As with all **trip limits**, all travellers (including **dependants**) are covered under the Cap.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem**
We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.
- ✗ **The claim relates to the pregnancy of your travelling companion** when they are more than 26 weeks pregnant for single pregnancies (or 19 weeks for multiple pregnancies).
- ✗ **The medical condition isn't one we cover**
 See [Things we'll never cover](#) on page 71.
- ✗ **They weren't taking reasonable care of themselves**
 If **your travelling companion, close relative or someone at home** wasn't taking reasonable care of themselves, or put themselves in a situation where a reasonable person should have known that an **injury** or illness was likely to happen, **we** won't cover **you**.
- ✗ **Your travelling companion, close relative or someone at home was taking part in a sport or activity** and didn't satisfy or comply with **our** conditions
 See [Cover for sports and other activities](#) on page 22.
- ✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

2.6 You can no longer stay at your accommodation



1. You're covered when

You are prevented from using **your** pre-booked accommodation due to one of the following **incidents** occurring – and, as a result, **you** have no alternative but to cancel or rearrange **your trip**:



Fire, OR



Severe weather, OR



Natural disaster

To be covered under this **event**, **you** must have done everything reasonable to book alternative nearby equivalent accommodation and have bought **your** policy before either of following occurred:

- ▶ **you** became aware of the fire, severe weather or natural disaster; or
- ▶ the fire, severe weather or natural disaster was reported in the mass media.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

a) Before your trip starts

If this **event** occurs before **your trip** starts and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+ Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+ Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+ Chosen Limit</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

b) On your trip

If this **event** occurs on **your trip** and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	+ Chosen Limit	+ Optional Cover Only (shown on your COI as 'cancellation related expenses')	+ Chosen Limit
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	\$10,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – **we** won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **You didn't comply with official warnings or warnings in the media – and failed to take appropriate action as a result**
For example, if **you** hear that a cyclone has hit **your** next destination, and **you** don't check that everything is OK with **your** accommodation until the day before **you** travel there, **you** won't be covered if doing something earlier would have minimised or reduced **your expenses**.
- ✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

2.7 Your home in Australia is severely damaged



1. You're covered when

Your home in Australia is severely damaged by one of the following **incidents** and as a result **you** have no alternative but to either:

- a) cancel or rearrange **your** upcoming **trip** – where the damage happens before **your trip** starts, or
- b) return **home** earlier from **your trip** than planned – when the damage happens while **you're** on **your trip**.



Fire, OR



Severe weather, OR



Natural disaster

To be covered under this **event**, **you** must have bought **your** policy before either of following occurred:

- ▶ **you** became aware of the fire, severe weather or natural disaster; or
- ▶ the fire, severe weather or natural disaster was reported in the mass media.

i What we mean by 'severely damaged'

We consider **your home** to be severely damaged if it has been declared uninhabitable in writing by the fire department, the local council, **your** insurance company, a suitably registered structural engineer, a building surveyor, a building inspector or a registered building practitioner.

2. What you can claim

a) Before your trip starts

If this **event** occurs before **your trip** starts and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation related expenses:			
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	<div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Optional Cover Only</div> <div>(combined limit)</div> </div> <div> <div>+</div> <div>Chosen Limit</div> <div>(combined limit)</div> </div> </div> <div>(shown on your COI as 'cancellation related expenses')</div>		
Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			
Unused tourist visa costs We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.	<div>×</div>		

b) On your trip

If this **event** occurs on **your trip** and **we** agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	\$10,000 for each primary traveller#
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	+ Chosen Limit	+ Optional Cover Only	+ Chosen Limit
	(shown on your COI as 'cancellation related expenses')		

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:**✗ You should have known there could be a problem**

We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.

✗ Your claim arises from an act or threat of terrorism**✗ You, your travelling companion, a family member or someone you were in collusion with caused or contributed to the destruction of your home**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2.8 Your travel services provider becomes insolvent



1. You're covered when

You have a prepaid booking with one of the following types of travel services provider that becomes **insolvent** – and, as a result, **you** have no alternative but to cancel or rearrange **your trip**:



A scheduled and publicly available airline, OR



A hotel or resort operator, OR



A licensed rental vehicle company, OR



A scheduled and publicly available bus operator, OR



A scheduled and publicly available railway operator, OR



A scheduled and publicly available cruise line

To be covered...

You must have made the booking prior to leaving **your home** in Australia, and news of the travel services provider's **insolvency** (or potential **insolvency**) must first have become public in the mass media after the later of the date **you** bought **your** policy or booked travel arrangements with the travel services provider.

2. What you can claim

If **we** agree **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Insolvency unused arrangements We'll reimburse you for the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events that you can't use as a result of the insolvency – less any refunds received or due to you .	\$10,000 for each primary traveller# (combined limit)	\$2,000 for each primary traveller# (combined limit)	×
Insolvency rearrangement costs We'll cover your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , including bookings made with frequent flyer points. Note: The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).			

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – we won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✗ **The insolvency was caused directly or indirectly by war or civil commotion** – we won't cover you if your claim arose directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war was declared or not), civil war, rebellion, insurrection, civil commotion that amounts to an uprising, military or usurped power.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

Insolvent travel services providers

We provide details of many travel services providers who are **insolvent** (or at risk of **insolvency**) on our website – suresave.com.au/insolvency. We won't cover you under this event for any travel services provider where you bought your policy or made travel arrangements after either:

- ▶ their 'Insolvent from' date shown on our website; or
- ▶ the date the provider applied for or filed for insolvency protection (where they are not specifically listed on our website).

What to do when this happens...

Go to suresave.com.au/checklists for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

3. You have trouble getting from A to B



Events – you're covered when:



3.1

You miss your flight, other scheduled transport or tour (and it's really not your fault)

Page 51



3.2

Your flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault

Page 52



3.3

Your flight, other scheduled transport or tour is delayed and IT IS the operator's fault

Page 53

i Trip not started yet, and something's gone wrong with your transport?

See **Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts** on page 36 for details.

What we mean by:

'scheduled transport'

Scheduled transport means the following types of transport, just as long as they're prepaid, **scheduled and publicly available**:



Flights



Cruises



Trains



Buses



Ferries

'overnight tours'

Overnight tours means prepaid, **scheduled and publicly available** tours, as long as they:

- ▶ are overnight or longer;
- ▶ include accommodation and transport; and
- ▶ are primarily for sight-seeing purposes (rather than getting from A to B) or include a conference or training component.

i What we mean by 'scheduled and publicly available'

We mean that the transport or tour must operate to a published timetable or schedule and be available to the general public. **We** don't include privately hired, rented or chartered transport or tours – like privately organised tours, charter flights and buses, taxis, hire cars and rickshaws. So if **your** flight is cancelled or the Orient Express breaks down, chances are **we've** got **you** covered.

On the other hand, if **your** private jet doesn't turn up, it's fair to say **you're** probably on **your** own.

3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault)



1. You're covered when

You miss **your** flight, other **scheduled transport** or **overnight tour** when **you** are unavoidably and unexpectedly prevented from getting to **your** departure point on time due to one of the following:



Severe weather or natural disaster, OR



A motor vehicle, railway, air or marine accident, OR



Riot, strike or civil commotion, OR



Hijacking

2. What you can claim

If **we** agree **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	+ Chosen Limit + Optional Cover Only (shown on your COI as 'cancellation related expenses')	+ Chosen Limit	
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	\$10,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem**
We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result**
 For example, if **you** hear that a cyclone has hit **your** next destination, and **you** don't check that everything

is OK with **your** accommodation until the day before **you** travel there, **you** won't be covered if doing something earlier would have minimised or reduced **your expenses**.

✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

3.2 Your flight, other scheduled transport or tour is delayed – and IT'S NOT the operator's fault



1. You're covered when

Your flight, other **scheduled transport** or **overnight tour** is delayed, rescheduled or cancelled when **you're** on **your trip** due to one of the following **incidents**:



Severe weather or natural disaster, OR



A motor vehicle, railway, air or marine accident, OR



Riot, strike or civil commotion, OR



The airport, port, station, terminal or other designated point of arrival or departure is closed (by the relevant authority), OR



Emergency landing or diversion (for example, due to an on-board medical emergency), OR



Hijacking

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	+ Chosen Limit	+ Optional Cover Only (shown on your COI as 'cancellation related expenses')	+ Chosen Limit
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	\$10,000 for each primary traveller#

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – we won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result**
For example, if **you** hear that a cyclone has hit **your** next destination, and **you** don't check that everything is OK with **your** accommodation until the day before **you** travel there, **you** won't be covered if doing something earlier would have minimised or reduced **your expenses**.
- ✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

3.3 Your flight, other scheduled transport or tour is delayed – and IT IS the operator's fault



1. You're covered when

Your flight, other **scheduled transport** or **overnight tour** is suddenly and unexpectedly delayed, rescheduled or cancelled when **you're** on **your trip** and it's the **operator's** fault. To be covered, **you** must be:



Delayed from departing by more than six hours (from your original departure time), **OR**



Unable to get to a one-off performance or function before it starts (such as a wedding or funeral), **OR**



Unable to get to an overnight tour or overnight cruise (before its scheduled departure)

i What we mean by:

'operator's fault'

Operator's fault means when the delay, rescheduling or cancellation is a result of things like maintenance issues, repairs, timetable changes, service faults, corporate takeovers or industrial activity other than a strike.

'one-off performance or function'

A '**one-off performance or function**' means a wedding, funeral, prepaid training course or conference, a prepaid sporting event, graduation or a prepaid concert or festival.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If we agree **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Waiting around allowance After you've been delayed from departing by more than six hours, we'll pay you a \$50 allowance for each primary traveller# for each full or partial 12-hour period after that. You can use this allowance to cover meals, internet connection, cheap romantic novels – or anything else you choose to spend it on. You don't need to provide us with any receipts for this allowance.	\$2,000 for each primary traveller# (combined limit)	\$500 for each primary traveller# (combined limit)	×
Extra accommodation costs We'll pay any necessary extra accommodation and related transfer costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). You are covered for up to \$200 for each primary traveller# per night. See Cancellation, Rearrangement and Extra trip costs on page 76 for more information on how we work out Extra trip costs.			
Unused arrangements We'll reimburse you for any pre-booked arrangements – accommodation, day tours, transfers and public events – that you can't use as a result of the delay, less any refunds received or due to you . We won't pay for any bookings you have made for unused flights, other scheduled transport or overnight tours .			
Missed flight, other transport or tour amendment fees We'll reimburse you for any fees associated with amending a prepaid booking for a flight, other scheduled transport or overnight tour that you miss due to being delayed under this event .	\$2,000 for each primary traveller#	×	×
Getting to a one-off performance or function, tour or cruise on time We'll pay for the cost of alternative travel arrangements (at the fare class originally booked) to get you to a one-off performance or function, overnight tour or overnight cruise on time – less any refunds received or due to you . Note: We'll only pay for the cost of transport to get you there on time if the alternative arrangements the operator offers you won't get you there on time and would cause you to be delayed from departing by more than 3 hours from your original departure time.			

We work out the **trip limit** for this particular **expense** or **benefit type** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** No **excess** applies to this **event**.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem**
We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **Your claim arose from fraudulent activity or because the airline (or other operator) is insolvent**
 For example, **you** buy an airline ticket online from Really Cheap Airline, but when **you** turn up at the airport, **you** find there is no Really Cheap Airline and no airline ticket.
- ✗ **Your overnight tour is cancelled due to insufficient numbers**
- ✗ **There was a mistake (or omission) in your booking**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.



4. Your luggage and personal items are lost, stolen, damaged or delayed

Events – you're covered when:



4.1

Your luggage and personal items are stolen or accidentally lost

Page 56



4.2

Your luggage and personal items are accidentally damaged

Page 58



4.3

Your luggage and personal items are delayed

Page 59

The difference between our standard cover and the New for Old Luggage Option

There are two **expense types** you can claim under the **events** *Your luggage and personal items are stolen or accidentally lost* and *Your luggage is accidentally damaged* – Standard luggage costs and New for old luggage costs. The former is provided as part of **our standard cover**, however the latter – New for old luggage costs – only applies if **you** add specified **items** under **our New for Old Luggage Option** at the time **you** buy **your** policy.

Standard luggage costs

There are two types of limits that apply to **our standard cover** for **luggage**:

- Individual item limits** – Individual **items** of **luggage** claimed under this **expense type** are covered for their **depreciated value** only up to the **item** limits outlined in *Cover for your luggage and personal items* on page 19.
- Trip limits** – This limit applies to all claims made across all **events** in total for **your** entire **trip** for each **expense type**. The **trip limit** for Standard luggage costs are:

Comprehensive & AFT Plans Trip Limits	Basic Plan Trip Limit	Domestic Plan Trip Limit
\$12,000 for each primary traveller #	\$3,000 for each primary traveller #	\$4,000 for each primary traveller #

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See *How do trip limits work?* on page 74 for details.

+ New for old luggage costs (optional cover)

Any **luggage items** **you've** paid an additional premium to specify on **your** policy under **our** New for Old Luggage Option are covered up to the lesser of their current replacement value or their full original cost rather than just their **depreciated value**.

For more information see *New for Old Luggage Option* on page 21.

More information on the cover we provide for your luggage

For details of what **we** mean by **luggage and personal items** ('**luggage**') and further conditions that apply, **you** must also see *Cover for your luggage and personal items* on page 19.

! Proving value and ownership when you claim

For each **luggage item** **you** claim, **you** must provide **us** with documents, such as a receipt, that show that **you** owned the **item** and what **you** paid for it. If **you** don't have the documentation for an **item** **you** need to claim for, please contact **us**.

4.1 Your luggage and personal items are stolen or accidentally lost



1. You're covered when

One of the following **incidents** happens to **your luggage and personal items** ('luggage') while **you're** on **your trip**:



Your luggage is stolen, OR



Your luggage is accidentally lost

To be covered:

- ▶ **If your luggage was stolen from a motor vehicle**, it must have been concealed and locked either in the boot or a compartment such as the glove box at the time it was stolen. Proof of forced entry to the vehicle and the locked compartment must be provided (e.g. in the police report).
- ▶ **If your luggage was stolen from a private room (at your accommodation), safe or locker** – proof of forced entry must be provided. (e.g. in the police report).
- ▶ **If your luggage is stolen, you must report it to the police within 24 hours** of discovery and get a written report from them. If their protocol is not to provide written reports, then get contact details for the station **you** reported the theft to as well as any report/**event** number they provide **you** with.
- ▶ **If your luggage is lost, you must also report it to the police** within 24 hours as it may have been handed in.
- ▶ **You must also report both loss and theft to any other 'appropriate authority'** – Depending on where **your luggage** was lost or stolen, **you** must report what happened to the appropriate authority and get a report in writing from them. Make sure **you** ask them to include details of what compensation – if any – they will provide **you** with in their report. For example, if **your luggage** was lost or stolen while in the care of an airline, report it to them and they will give **you** a Property Irregularity Report with all the information **you** need. If it was stolen from **your** hotel, report it to them and ask them for written confirmation.



If your phone or tablet was stolen or lost

Call **your** mobile phone provider as soon as possible and ask them to block **your** service by blocking the IMEI, and ask them to send **you** written confirmation that they have done so.



What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Standard luggage costs (for items covered by our standard cover) We'll pay the current depreciated value of the item , replace it with the nearest identical item or pay the reasonable costs to repair it. The maximum amount we'll pay for each item is the lesser of: <ul style="list-style-type: none"> ▶ the depreciated value; ▶ the relevant item limit (see Cover for your luggage and personal items on page 19 for details); or ▶ the item's original purchase price. 	\$12,000 for each primary traveller#	\$3,000 for each primary traveller#	\$4,000 for each primary traveller#
+ New for old luggage costs (for specified items) If you've paid an additional premium to specify items on your policy, we'll pay the lesser of: <ul style="list-style-type: none"> ▶ the current retail price of the nearest identical item, less any discounts we get on your behalf; or ▶ the item's specified amount on the COI; or ▶ the reasonable cost of repairs. Alternatively, at our discretion, we may choose to replace the item with the nearest identical item .	+ Shown on your COI as 'New for Old Luggage Option'		

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You weren't taking reasonable precautions with your luggage.** See **Taking care of your luggage while travelling** on page 21 for details.
- ✗ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, **we** will cover **you** if the airline (or other **operator**) makes an error and, as a result of that error, **your luggage** doesn't travel on the same transport with **you**.
- ✗ **Your luggage was lost or stolen while it was delayed, detained, seized or confiscated by Customs or other officials.**
- ✗ **You were participating in a winter sport when your luggage was lost or stolen** and
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**. See **Your winter sports holiday doesn't go to plan** on page 69.
- ✗ **You (or the person taking care of your luggage) were taking part in a sport or activity** and didn't satisfy or comply with **our** conditions. See **Cover for sports and other activities** on page 22 for details.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

4.2 Your luggage and personal items are accidentally damaged



1. You're covered when

Your luggage and personal items ('luggage') are accidentally damaged while you're on your trip.

To be covered you must:



Report the damage to an appropriate authority and get a written report, AND



Get a detailed repair quote from an authorised repairer.

For example, if **your luggage** was damaged while in the hands of a hotel, report it to them and ask them to confirm what happened in writing, including details of any compensation they will provide. Or if it was damaged by an airline or other carrier, they'll issue **you** with a Property Irregularity Report. In either case, don't forget to get a quote for getting **your** bag repaired.

! Make sure you keep the damaged item(s)

Don't throw away **your** damaged **items** — **we** may ask **you** to send them to **us**. **We'll** keep any **items** that can't be repaired when **we** pay **your** claim, as the property legally becomes **ours**. If it's **your** suitcase or a large **item** that is difficult to transport **home**, take clear, date-stamped photos of the **item** as proof of the damage.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Standard luggage costs (for items covered by our standard cover) We'll pay the current depreciated value of the item , replace it with the nearest identical item or pay the reasonable costs to repair it. The maximum amount we'll pay for each item is the lesser of: <ul style="list-style-type: none"> ▶ the depreciated value; ▶ the relevant item limit (see Cover for your luggage and personal items on page 19 for details); or ▶ the item's original purchase price. 	\$12,000 for each primary traveller#	\$3,000 for each primary traveller#	\$4,000 for each primary traveller#
+ New for old luggage costs (for specified items) If you've paid an additional premium to specify items on your policy, we'll pay the lesser of: <ul style="list-style-type: none"> ▶ the current retail price of the nearest identical item, less any discounts we get on your behalf; or ▶ the item's specified amount on the COI; or ▶ the reasonable cost of repairs. Alternatively, at our discretion, we may choose to replace the item with the nearest identical item .	+ Shown on your COI as 'New for Old Luggage Option'		

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You weren't taking reasonable precautions with your luggage.** See **Taking care of your luggage while travelling** on page 21 for details.
 - ✗ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, **we** will cover **you** if the airline (or other **operator**) makes an error and, as a result of that error, **your luggage** doesn't travel on the same transport with **you**.
 - ✗ **Your luggage was damaged while it was delayed, detained, seized or confiscated by Customs or other officials.**
 - ✗ **You (or the person taking care of your luggage) were taking part in a sport or activity** and didn't satisfy or comply with **our** conditions. See **Cover for sports and other activities** on page 22 for details.
 - ✗ **You were participating in a winter sport when your luggage was damaged** and
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**. See **Your winter sports holiday doesn't go to plan** on page 69.
 - ✗ **You (or someone else) were using specified sports or leisure equipment at the time the damage occurred**
- The exception to this is where **you** have bought the Winter Sports Option – provided that the damage is to winter sports equipment that is less than three years old.**
- ✗ The damaged **item(s)** was:
 - **Fragile or brittle** (e.g. Venetian glass);
 - Damaged as a result of a **mechanical or electrical breakdown** or malfunction;
 - Damaged as a result of **general wear and tear** (e.g. dents, scratches or cosmetic damage to **sports and leisure equipment**);
 - An **electronic component which is broken or scratched**, except where:
 - It is the lens of spectacles, binoculars or photographic or video equipment;
 - It was caused by a crash involving a vehicle **you** were travelling in;
 - Damaged by **insects, vermin, mildew, rust or corrosion**.
 - ✗ **You were working or volunteering on your trip at the time the damage occurred** and **you** don't satisfy or comply with **our** conditions. See **Working or volunteering on your trip** on page 22.
- Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

4.3 Your luggage and personal items are delayed**1. You're covered when**

You arrive at **your** destination, but **your luggage and personal items** ('luggage') have been:



Temporarily lost or delayed by the airline or other operator, AND



The delay was longer than 12 hours

To be covered you must:

- ▶ **Report it immediately** – As soon as **you** realise that **your luggage** didn't arrive, report it to the airline or other carrier straight away and ask them to give **you** a copy of their Property Irregularity Report (PIR) confirming the delay, as well as any compensation they will give **you**.
- ▶ **Once your luggage is returned to you, get a receipt** – When **your luggage** finally arrives back in **your** possession, get written confirmation from the carrier confirming how long it was delayed. As this **event** doesn't apply for delays under twelve hours, and the **trip limit** increases after 72 hours, it's important **we** know the length of the delay.

i What's an essential item?

This depends on the circumstances, but here are some examples. If **we** determine that an **expense** wasn't essential and reasonable, **we** won't reimburse **you** for it.

- ▶ **Examples of essential items:** reasonably priced underwear and t-shirt, regular toothbrush and toothpaste, deodorant;
- ▶ **Examples of items we don't consider to be essential:** expensive lingerie, electric toothbrush, designer dress, recreational **items** (such as books or a camera).

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Essential items We'll reimburse you for the reasonable cost of essential items (like clothing and toiletries) that you need to tide you over until your luggage arrives. See What's an essential item? above. Note: we won't pay for any items that your carrier has already compensated you for. But if they have only partially compensated you for any essential items you have purchased, we'll make up the difference.	For delays of 12-72 hours \$250 for each primary traveller# OR For delays over 72 hours \$500 for each primary traveller#	For all delays over 12 hours \$250 for each primary traveller#	For delays of 12-72 hours \$250 for each primary traveller# OR For delays over 72 hours \$500 for each primary traveller#

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** No **excess** applies to this **event**.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You weren't taking reasonable precautions with your luggage.** See **Taking care of your luggage while travelling** on page 21 for details.
- ✗ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, **we** will cover **you** if the airline (or other **operator**) makes an error and, as a result of that error, **your luggage** doesn't travel on the same transport with **you**.
- ✗ **You reach your home in Australia.** There's no cover for any essential **items** after **you** reach **your home** in Australia.
- ✗ **Your luggage was delayed on the final leg of your journey home.** **We** won't pay **your** claim if **your luggage** is delayed on the final leg of **your trip** that brings **you** to **your home** in Australia.
- ✗ **Your luggage is permanently lost by the operator.** Where **your luggage** is declared permanently lost by the **operator**, **you** should make a claim under **Your luggage is stolen or accidentally lost** on page 56.
- ✗ **Your luggage was delayed, detained, seized or confiscated by Customs or other officials.**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.



5. Your passport or other travel documents are lost, damaged or stolen

1. You're covered when

Your passport or other travel documents are **accidentally** lost, **accidentally** damaged or stolen from **you** while **you** are on **your trip** – when they were either:



On your person, OR
On the person of a family member, OR
On the person of a member of
your travelling party, OR



In a locked safe
 at **your** accommodation that only **you, your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to

Using a locked safe (or cabinet) – to be covered:

- If a **locked safe** is unavailable, you may use a **locked cabinet** (such as a locker) that only **you, your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to.
- The **safe or cabinet must be locked** at the time the theft, loss or damage occurs.
- If **your** passport or other travel documents are stolen from a locked safe or cabinet, **you must provide evidence that there was forced entry to the locked safe or cabinet** at the time they were stolen. For example, a police report confirming that the safe in **your** hotel room was forced open.

i What do we mean by 'travel documents'?

A 'travel document' means any of the following:

- Your Australian or other Commonwealth passport** (such as the UK, New Zealand or Canada)
- Any relevant visas (and other similar documents)** required to travel to and from Australia and any other countries (that were already on **your trip** itinerary when **you** began **your trip**)
- Eurail and other travel passes** for regional, interstate or cross-border travel only and which can't be reissued by the issuing authority if lost, stolen or damaged.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what's covered.	+ Chosen Limit (shown on your COI as 'cancellation related expenses')	+ Optional Cover Only	×
Emergency passport and related fees If you're overseas and have no alternative passport to get you home to Australia, we'll cover the cost of any passport photos as well as any application fee, priority processing fees and lost/stolen fees charged by the Australian government for obtaining a replacement for your Australian (or Commonwealth) passport while you're overseas. If you have to obtain a limited validity 'emergency passport' (rather than a full replacement passport), we'll also cover the cost of the emergency passport. You are limited to one claim per person per trip .	Unlimited	Unlimited	×
Lost, stolen or damaged passport or other travel documents We'll also compensate you for any unused portion of your stolen, accidentally lost or accidentally damaged passport or other travel documents. You are limited to one claim per person per trip .	\$2,000 for each primary traveller#	\$1,000 for each primary traveller#	×
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what is covered.	Unlimited	Unlimited	×

We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You leave it behind** – **we** won't cover **you** if **you** forget to take **your** passport or other travel documents with **you**. For example, if **you** check out of **your** accommodation and leave them in a locked safe or locker.
- ✗ **You don't satisfy or comply with the instructions of the embassy or other diplomatic or consular mission** – **we** won't cover **you** if **you** don't satisfy or comply with the instructions given to **you** by the embassy or other diplomatic or consular mission regarding the replacement of **your** passport (or other travel documents).
- ✗ **Your** passport or other travel documents are lost, stolen or delayed as a result of being **delayed, detained, seized or confiscated by Customs or other officials**.
- ✗ **Damage to your passport or other travel documents is only minor** – **we'll** only cover damage which is so serious that it renders the document no longer usable. Minor damage such as tears and minor water damage won't be covered.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.



6. Your credit cards are lost or stolen, or your cash is stolen

1. You're covered when

Your credit cards or **cash** are stolen, or **your** credit cards are **accidentally** lost while **you're** on **your trip**.

To be covered the theft or **accidental** loss must occur when **your cash** and credit cards are either:



On your person, OR
On the person of a family member, OR
On the person of a member of your travelling party, OR



In a locked safe
at **your** accommodation that only **you**, **your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to

Using a locked safe (or cabinet) – to be covered:

- If a locked safe is unavailable, you may use a locked cabinet** (such as a locker) that only **you**, **your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to.
- The safe or cabinet must be locked** at the time the theft, loss or damage occurs.
- If **your** credit cards or **cash** are stolen from a locked safe or cabinet, **you must provide evidence that there was forced entry to the locked safe or cabinet** at the time they were stolen. For example – a police report confirming that the safe in **your** hotel room was forced open.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Financial loss We'll reimburse you for any financial obligation to others you incur as the direct result of the fraudulent use of your credit cards after they're stolen or lost.	\$2,000	\$1,000	\$2,000
Extra trip costs (when your credit cards are accidentally lost or stolen only) We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what's covered.	Unlimited	Unlimited	\$10,000 for each primary traveller #
Reimbursement for stolen cash We'll reimburse you for stolen cash (including travel money cards).	\$250	\$250	\$250

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Cancellation costs (when your credit cards are accidentally lost or stolen only) We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events , less any refunds received and/or due to you . See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what's covered.	<div> <div>+ Chosen Limit</div> <div>+ Optional Cover Only</div> <div>+ Chosen Limit</div> </div> (shown on your COI as 'cancellation related expenses')		

#We work out the **trip limit** for this particular **expense** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You leave it behind** – **we** won't cover **you** if **you** forget to take **your** credit cards or **cash** with **you**. For example, if **you** check out of **your** accommodation and leave them in a locked safe or locker.
- ✗ **You don't follow your bank's instructions** – **we** won't cover **you** if **you** don't comply with any instructions, rules or terms and conditions specified by **your** bank, other financial institution or credit card provider.

Just to be clear – we don't cover you:

- ✗ **For items that are not cash or credit cards.** Examples of things **we** don't consider to be **cash** or a credit card include gift cards, gift vouchers, poker tokens, lottery tickets or any similar **items** used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).
- ✗ **When customs or other officials delay, detain, seize or confiscate your credit cards or cash** – this is neither theft nor **accidental** loss.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.



7. Your rental vehicle is in an accident, damaged or stolen

1. You're covered when

You have to pay an **excess** on **your rental vehicle** insurance when **your rental vehicle** is:



Involved in an accident, OR



Damaged, OR



Stolen

For details of which vehicles **we** consider to be 'rental vehicles' and other conditions, see [Renting a vehicle](#) on page 25.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Rental vehicle insurance excess We'll pay any rental vehicle insurance excess amount or the cost of repairing your rental vehicle – whichever is less.	\$5,000 or as shown on your COI as 'Rental vehicle insurance excess' (combined limit)	×	\$5,000 or as shown on your COI as 'Rental vehicle insurance excess' (combined limit)
Rental company administration charges We'll pay any reasonable administration fees related to the event , which are charged to you by the rental company.			

Other important things you need to know:

- ▶ **Excess:** No **excess** applies to this **event**
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You weren't taking reasonable care of the vehicle** – **we** won't cover **you** if **you** don't take reasonable care of the **rental vehicle**, or **you** put the **rental vehicle** in a situation where a reasonable person should have known that an **accident**, damage or theft was likely to occur.
- ✗ **You were working or volunteering on your trip at the time of the event** and **you** don't satisfy or comply with **our** conditions. See [Working or volunteering on your trip](#) on page 22.
- ✗ **You didn't comply with official warnings or warnings in the media and failed to take appropriate action as a result.** For example, if weather reports recommend that **you** use snow chains to drive and **you** don't, there's no cover if an **accident** happens as a result.
- ✗ **At the time the accident, damage or theft occurred, the rental vehicle was being used:** in violation of the rental agreement; to transport **items** other than **luggage**; while **you** were under the influence of alcohol or drugs (whether prescribed or not); in contravention of the **rental vehicle** agreement or any other instructions given to **you** by the rental company (either before, during or after any **incident** that occurs); and/or in contravention of local laws and regulations (e.g. driving without the required licence).

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.



8. Your destination is declared a 'Do Not Travel' zone

1. You're covered when

You are on **your trip** and **your** current location- or planned destination- is unforeseeably declared a 'Do Not Travel' zone by the Australian Government's Department of Foreign Affairs and Trade (DFAT) – see smartraveller.gov.au – and, as a result, **you** have no alternative but to rearrange all or part of the rest of **your trip**.

To be covered the alert level must have changed to 'Do Not Travel' after the later of:



When you bought your policy, OR



When you last made travel arrangements such as booking flights or accommodation.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense type** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense type	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.	Unlimited	Unlimited	✗

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

3. We don't cover you when:

- ✗ **You should have known there could be a problem** – **we** won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **You make further travel bookings after the 'Do Not Travel' warning is issued** or after **you** became aware that the alert level of the country or region **you** were travelling to was likely to change to 'Do Not Travel'.
- ✗ **The country or region you're travelling to is declared a 'Do Not Travel' zone as a result of war or armed conflict** (whether or not war has been declared).

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.



9. You are being sued (personal liability)

1. You're covered when

Someone (other than someone listed under **your** policy, a member of **your** family, a **close relative**, **your significant other** or a member of **your travelling party**) makes a claim or commences legal proceedings against **you** if and when **your** negligence on **your trip** caused:



Injury to them, OR



Loss or damage to their property

To be covered you must:

- ▶ **NEVER admit you are at fault** – it may feel natural to say **you're** sorry when something goes wrong. But don't. If **you** do admit fault or accept liability or responsibility in any way without **our** prior written approval, **we** won't cover **you**.
- ▶ **Contact us as soon as possible** – as soon as **you** know that there may be a claim or legal proceedings made against **you**, **you** must contact **our** Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513. **We'll** then tell **you** what to do next. If **you** don't contact **us** immediately or follow **our** instructions and **we** later determine that this could have influenced the outcome of **your** case, **we** may either not pay **your** claim or reduce how much **we** pay.

2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense type** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Legal costs and expenses which we determine are reasonable If we determine that legal representation is required, we'll appoint a legal representative and pay for their costs in defending any legal proceedings against you as well as other related legal expenses . We won't pay for any legal costs or expenses for a legal representative you appoint unless we determine that those costs and expenses are reasonable and we've previously agreed in writing to cover them.			
Settlement amount If the claim or legal proceedings filed against you is settled, we'll pay the settlement amount, provided that we've agreed to the amount in writing prior to any settlement offer being made.	\$2,500,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)
Damages awarded against you in court If damages are awarded against you in court, we'll pay the amount awarded against you , except for any portion that relates to exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you , your family, your significant other or a member of your travelling party .			

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.
- ▶ See **Your responsibility to claim from someone else** on page 78.

3. We don't cover you when:

- ✗ **You are charged with a criminal offence** in relation to the **incident** that led to **your** claim.
- ✗ **Your claim relates to an unlawful, wilful or malicious act** or to any act done with reckless disregard for the consequences by **you**, **your** family, **your significant other** or a member of **your travelling party**.
- ✗ Your claim is for any exemplary or punitive damages, fines or penalties
- ✗ **Your claim arises from a mechanically propelled vehicle, or from any aircraft or watercraft**
There is no cover for any claims **arising** from a mechanically propelled vehicle, or from any aircraft or watercraft – whether **you** used it, owned it or were in possession of it. The exception to this exclusion is electric wheelchairs.
- ✗ You pass on an illness or disease to someone else
- ✗ You were taking part in a sport or activity and **you** don't satisfy or comply with **our** conditions.
See **Cover for sports and other activities** on page 22.
- ✗ **You were participating in a winter sport** and:
 - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
 - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**.
See **Your winter sports holiday doesn't go to plan** on page 69.
- ✗ **You were working or volunteering on your trip**
There is no cover for any claims **arising** out of **your** trade, business, profession, employment, work agreement or volunteer activity. This also includes situations where **your** claim **arises** from an **injury** or illness suffered by an employee which **arose** out of or in the course of their employment with **you**.
- ✗ **Your claim arises from your contractual liability** – there's no cover if **your** claim **arises** as a result of an agreement that **you** made but which wouldn't exist without that agreement.
- ✗ **Your claim relates to loss or damage to property** and that property was either:
 - **owned by or lent to you**, a member of **your** family, **your significant other** or a member of **your travelling party**; or
 - **in your custody or control** at the time the **incident** that led to **your** claim occurred, or in the custody or control of another member of **your** family, **your significant other** or a member of **your travelling party**.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

? What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

10. Your winter sports holiday doesn't go to plan (optional cover)

1. You're covered when

You're participating in a **winter sport** on **your trip** – and **you** added the Winter Sports Option at the time **you** bought **your** policy (which is shown on **your COI**) – when one of the following **incidents** or **events** happens:

a) Snow holiday specific incidents



Your own ski equipment is lost, stolen or damaged, OR



Your hire equipment is lost, stolen or damaged, OR



Your winter sports equipment is delayed, OR



The skiing facilities at your resort are completely closed

b) Specific events which would otherwise exclude winter sports (under our standard cover)

To be covered for any of the following **events** when participating in a **winter sport**, **you** must have added the Winter Sports Option at the time **you** bought **your** policy – this will be shown on **your COI**:

- ▶ **All medical events** in the [You need medical help events](#) section on page 27
- ▶ **These luggage events:**
 - Your luggage and personal items are stolen or accidentally lost (see page 56)
 - Your luggage and personal items are accidentally damaged (see page 58)
- ▶ **As well as the following events:**
 - Your passport or other travel documents are lost, damaged or stolen (see page 61)
 - Your credit cards are lost or stolen, or your cash is stolen (see page 63)
 - You are being sued (personal liability) (page 67)

No Winter Sports Option – no cover for...

Just so **we're** clear, if **you** don't add the Winter Sports Option when **you** buy **your** policy, there is no cover under any of the **events** listed above while **you're** participating in a **winter sport**. (See [Winter Sports Option](#) on page 23 for further details.)

i What we mean by 'winter sports'

For details of which sports and activities **we** consider to be '**winter sports**', and other rules that apply, see [Cover for sport and other activities](#) on page 22.

2. What you can claim

a) For snow holiday specific incidents

If **we** agree that **you're** covered under one of the [Snow holiday specific incidents](#) listed above, **you** can claim for the following **expense** and **benefit types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

Expense Types	Trip Limits		
	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Hire penalty costs – if your hire equipment is lost, stolen or damaged We'll pay the costs charged by the hire company if your hired snow sports equipment is stolen, accidentally permanently lost or accidentally damaged. The maximum amount we'll pay for any item is \$700 (see What we mean by 'item' on page 20). To be covered, you must have a written hire agreement with a licensed hire company.	\$2,000 for each primary traveller#	×	\$2,000 for each primary traveller#

Expense Types		Trip Limits			
		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
Hire equipment costs – if your equipment is lost, stolen or damaged We'll pay for you to hire snow sports equipment if your own is accidentally permanently lost, stolen or accidentally damaged. To be covered, your lost, stolen or damaged equipment must be covered under the related event in the Your luggage is lost, stolen, damaged or delayed section (see page 55).		\$1,500 for each primary traveller# (combined limit)	×	\$1,500 for each primary traveller# (combined limit)	
Hire equipment costs – if your equipment is delayed We'll pay the cost of hiring snow sports equipment if your own equipment is delayed in arriving at the snow venue by more than 24 hours.					
Benefit Types		Benefit Amount	Comprehensive & AFT Plans	Basic Plan	Domestic Plan
Piste closure benefit We'll pay you a daily benefit for each primary traveller# for each day the skiing facilities (at the pre-booked resort where you're staying) are completely closed due to adverse snow conditions, including the absence of snow. To be covered: ▶ The closure must be during the usual ski season for the resort; ▶ The ski facilities must be at least 1,000 metres above sea level; and ▶ You must obtain a detailed written report from the resort management in support of your claim.		\$100 per day	\$1,000 for each primary traveller#	×	\$1,000 for each primary traveller#

#We work out the **trip limit** for this particular **expense** or **benefit type** based on the number of **primary travellers** on the policy (and shown on **your COI**). All travellers, including **dependants**, are covered under this limit. See **How do trip limits work?** on page 74 for details.

Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

b) For specific events which would otherwise exclude winter sports (under our standard cover)

When **you** buy the Winter Sports Option (which will be shown on **your COI**) **you** have cover under the **events** listed on the previous page in paragraph 1b) when **you're** participating in a **winter sport**. For example, if **you** have an **accident** skiing or **your** wallet is stolen in the chairlift queue, these **events** will be covered as if **you** weren't on the slopes. For information on the specific **expense** and **benefit types** **you** can claim, as well as any other conditions that apply, refer to the specific **event**.

3. We don't cover you when:

- ✗ **You weren't taking reasonable care of your winter sports equipment** – we won't cover **you** if **you** don't take reasonable care of **your winter sports** equipment, or **you** put **your winter sports** equipment in a situation where a reasonable person should have known that theft, loss or damage was likely to happen.
- ✗ **The event occurred outside the normal dates for the ski season at the resort**
- ✗ **You haven't bought the Winter Sports Option** – if **you** haven't bought the Winter Sports Option, **you** won't be covered. If **you've** bought this option, it will be shown on **your COI**.
- ✗ **You don't satisfy or comply with our conditions for taking part in a sport or activity**
See **Cover for sports and other activities** on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.



What to do when this happens...

Go to suresave.com.au/checklists for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If you need help, call **our** 24/7 Emergency Assistance team on +61 2 9234 3113 or +61 2 8256 1513.

Part C: Things we'll never cover

We won't cover you under any event where your claim arises from the following:

1. Things that are unlawful, illegal or reckless

We expect **you** to keep within the law and take good care of **yourself** and **your luggage**. We won't cover **you** under any **event** if **your claim arises** when **you**, a member of **your travelling party**, **someone at home** or someone **you** were in collusion with:



✗ **Commits an unlawful, dishonest, malicious, fraudulent or criminal act**

For example, if **you** get **injured** while trying to run out on a restaurant bill.

✗ **Doesn't follow official laws or warnings – from the government, airport officials or any other relevant or local authorities**

For example, if the ski slopes are closed due to a blizzard and **you** get **injured** skiing into a tree **you** can't see, or **you** ignore signs saying not to dive in a specific spot, and **you** dive anyway – and **injure yourself**.

✗ **Is under the influence of, or is addicted to, alcohol or drugs (legal or otherwise) – except where the drug is taken in accordance with doctor's advice**

For example, if **you** get drunk and pretend to be a tightrope walker and fall off the railing of **your** hotel balcony.

✗ **Is delayed or detained, or has luggage, passports or other travel documents, credits cards or cash seized or confiscated by Customs or other officials**

2. Specific medical situations

Some medical situations are just too risky for **us** to cover. We won't cover **you** under any **event** for any claim **arising** from:



✗ **When you (or a member of your travelling party) travel against medical advice or without a written medical confirmation**

If **you** (or a member of **your travelling party**) have any **medical condition** before starting **your trip** which may affect **your** ability to travel, **you** must get **your medical practitioner's** written confirmation that **you** (or **your travelling companion**) are fit to travel before departing on **your trip**. If **you** don't, **we** won't cover **you** for any claim **arising** from that **medical condition**.

✗ **When you (or a member of your travelling party) fail to comply with a directive, recommendation or warning of the World Health Organisation (WHO)**

For example, WHO has a list of vaccinations it recommends for different countries. If **you** don't have those vaccinations and then contract a disease that could have been prevented by that vaccination, there is no cover under **your** policy.

✗ **Your intentional, self-inflicted bodily injury, suicide or suicide attempts or other self-harm.**

✗ **Specific medical conditions and other medical situations**

We will not cover **you** for any claim that **arises** from sexually transmitted diseases; elective or cosmetic surgery that is not **medically necessary** (and any complications that **arise** from that surgery); gastric banding, gastric sleeve or gastric bypass surgery (and their complications); fertility treatment and any resulting complications (unless pre-approved by **us**); and elective pregnancy terminations. This exclusion applies regardless of whether **you**, **your travelling companion**, a **close relative**, **someone at home** or any other person has the **medical condition**.

✗ **Existing medical conditions**

There is no cover for any claim that **arises** from:

- **you** having an **existing medical condition** that isn't either **automatically covered** or added to **your** policy as a **specified medical condition**; or
- the **existing medical condition** of **your travelling companion**, a **close relative**, **someone at home** or any other person – except as provided by the **Existing Medical Conditions Claim Cap** (see page 43).

See **Travelling with an existing medical condition** on page 15 for more information.

3. Claims and expenses you can't prove

Like all insurance companies, **we** need to protect **our** business from fraud, so **we'll** only pay claims where **you** can provide **us** with enough proof to support **your** claim. **We** won't cover **you** under any **event** when:



✗ **You aren't completely truthful with us**

If **you** don't answer **our** questions honestly or don't disclose something that is relevant to **your** policy or any claim **you** make, then **we** won't pay **your** claim. See [Your duty of disclosure](#) on page 11 for more details.

✗ **You act fraudulently in any way** or encourage anyone else to give **us** fraudulent information in relation to **your** policy or claims

✗ **You can't give us evidence of the event or expenses you're claiming for**

Depending on what's happened, **we** may need different types of evidence to support **your** claim – **we'll** let **you** know what **we** need when **you** claim. For example **we'll** typically need to see:

- documents that independently verify the facts, such as medical reports, proof of travel, airline confirmation of delays and cancellations, and police reports; and
- **your** original receipts, repair quotes and other documents supporting the **expenses you're** claiming.

✗ **You've already been (or could be) reimbursed by someone else for the expenses you're claiming**

For example, if **your** airline pays to put **you** up in a hotel after cancelling **your** flight, **you** can't also claim the hotel cost from **us**.

4. Epic disasters and global danger zones

It's common sense that **you** should avoid these, but **we** like to spell them out anyway. **We** won't cover **you** under any **event** if **your** claim **arises** when:



✗ **You're travelling to a country or region that the Australian government has listed as a 'Do Not Travel' zone**

Go to the Department of Foreign Affairs and Trade's Smartraveller website for a list of 'Do Not Travel' zones. See [Your destination is declared a 'Do Not Travel' zone](#) on page 66 for details on what to do if **your** destination is declared a 'Do Not Travel' zone while **you're** on **your** trip.

✗ **You or a member of your travelling party do not comply with official advice or warnings**

For example, if **you** don't follow advice or warnings in the mass media issued by a government, or a government body (such as the police or Bureau of Meteorology) or a governmental organisation (such as the UN, World Health Organisation):

- against travel to specific locations within a country;
- about a contagious disease (whether likely or actual);
- about bad weather or a natural disaster;
- about a strike, riot, terrorist act or civil commotion (whether likely or actual).

✗ **You or a member of your travelling party put yourselves in harm's way when there's a riot, strike or similar event**

Specifically, **you're** not covered if **you** or a member of **your travelling party** travel to, take part in or remain at the site of a rebellion, riot, strike, civil commotion or terrorist act.

✗ **War occurs**

We won't cover any claims that **arise** from acts of war (whether declared or not), civil war, rebellion, revolution, insurrection, an uprising or taking of power by the military.

✗ **Pandemic or epidemic breaks out**

We won't cover any claims that **arise** from an epidemic or pandemic breaking out.

✗ **Nuclear materials, weapons of mass destruction, biological or chemical weapons are involved**

We won't cover any claims that **arise** from:

- a nuclear reaction or contamination from nuclear weapons or radioactivity;
- biological and/or chemical materials, substances, compounds or the like which are used directly or indirectly for the purpose of harming or destroying human life and/or creating public fear.

✗ **Your claim would expose us to sanctions**

We won't cover **you** if the **event you** are claiming under, or a liability to pay a claim under an **event**, would expose **us** and/or **our** reinsurer(s) to any:

- sanction, prohibition or restriction under United Nations Security Council; or
- sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

Part D: Making a claim

1. What to do if you need to claim



As soon as you reasonably can:

1. **Identify which event you're covered under** – see [Events \(when you're covered\)](#) on page 26 for a list of covered **events**.
2. **Read through the event and any related sections** – to understand when **you're** covered, what **expenses** (and/or **benefits**) **you** can claim, and any rules and conditions that apply.
3. **Follow the 'What to do when' checklist** for the relevant **event** on **our** website at: suresave.com.au/checklists.
4. **Keep your receipts, itineraries, reports, booking and cancellation confirmations** – including details of any refunds received or due to **you** for any affected transport, accommodation, tours or **events**. If **you** don't do this, **we** may either not pay **your** claim or reduce how much **we'll** pay.
5. **Go to suresave.com.au/claims** for instructions on how to claim.
6. **Collect your documents and** complete the claim form.

What events can you claim for?

Your policy covers **you** for certain **events** such as when **You miss your flight, other scheduled transport or tour (and it's really not your fault)**. See [Events \(when you're covered\)](#) on page 26 for details of which **events you're** covered for and what **you** can claim for if they happen.

There are general conditions and exclusions that apply to all **events** (see [Things we'll never cover](#) on page 71) – and there are also specific conditions that apply to each **event** which determine when **you're** covered – and when **you're** not.

If **you** can't find an **event** that describes what happened to **you** but **you** want to double-check, contact **us** for help.

What evidence will you need to provide?

The documents **you** need to provide to support **your** claim will vary, depending on the **event** and **expense** and **benefit types** **you're** claiming for. The [What to do when](#) checklists on **our** website (suresave.com.au/checklists) list the main evidence **you'll** need to gather for each **event** – but **we** may also ask **you** for extra documents or information once **we** receive **your** claim.

If the documents **you** provide aren't in English, **we** may ask **you** to translate them. And if **you** submit **your** claim electronically, **you** must keep the originals of all documents that **you** attach to **your** claim, as **we** may need **you** to send them to **us** later.

Any costs incurred as part of making a claim (for example, postage, translation, getting a repair quote) will be at **your** expense and aren't covered by the policy.

How will we pay you?

All claims are calculated in Australian dollars. If **you** claim for **expenses** in a foreign currency, **we'll** calculate the Australian dollar equivalent using the exchange rate on the date **you** incurred the **expense**. There is no cover for any changes in the value of any **expense** due to currency fluctuations.

We, at **our** complete discretion, will pay **you** in one of the following ways:

- ▶ deposit allowances or **expense** reimbursements directly into **your** Australian bank account (in AUD);
- ▶ pay for the repair of any damaged **items**;
- ▶ give **you** a gift card to use for replacing any **items** of **luggage**; or
- ▶ replace any **luggage items** with the nearest identical **item**.

In the case of medical claims, **we** may choose to pay some or all of **your expenses** directly to the person or company where the **expenses** were incurred (for example, hospital bills).

! No event – no cover

Your policy covers **you** for **expenses arising** from some common **events** that happen to travellers, but like most insurance policies, **we** don't cover absolutely everything that can go wrong, as to do so would dramatically increase premiums. If **you're** not covered under one of the **events** in the [Events \(when you're covered\)](#) section on page 26, there's no cover under **your** policy.

For example, if **you** change **your** mind about travelling to Bali because a good friend just got back and had a bad experience with Bali belly, there's no **event** that covers **you** changing **your** mind, and therefore there's no cover under **your** policy if **you** decide to cancel.



2. How do trip limits work?

The ‘**trip limit**’ is the maximum **you** can claim for a particular **expense** or **benefit type** for any and all **events** across all claims that relate to **your trip** in the aggregate. The **trip limit** for each **expense** (or **benefit**) **type** is shown in the **What you can claim** section under each **event**. Some **trip limits** are flat dollar amounts, some are unlimited, and some are calculated based on the number of **primary travellers** (all travellers other than **dependants**) on **your** policy.

We may pay less than the **trip limit** depending on the amount of **your** claim or as a result of the application of any sub-limit, **item** limit, combined limits or other limit.

Trip limits expressed as ‘for each primary traveller’

Where a **trip limit** is expressed as a dollar amount ‘for each **primary traveller**’, this means **we** calculate that **trip limit** based on the number of **primary travellers** shown on the **COI**. **Primary travellers** are all travellers shown on **your COI** other than **dependants**. Even though **dependants** aren’t factored into the calculation of the amount of such **trip limits**, they’re still covered by and subject to the **trip limit** (unless otherwise indicated for the specific **expense type**). Further, any **expenses** and **benefits you** claim for a **dependant** count towards the relevant **trip limits**.

What we mean by ‘combined limits’

Some **expense types** share a single **trip limit** with other **expense types**. These shared **trip limits** are marked as having a ‘combined limit’. This means that the maximum **you** can claim for the **expense types** grouped under that combined limit for any and all **events** across any and all claims made under **your** policy is the combined limit shown.

Are there any other limits that affect how much you are covered for?

Yes. There are **item** limits for individual pieces of **luggage** which limit how much **you** can claim. There are also sub-limits – or maximum amounts – for certain categories of **expenses**.

For example, under the Comprehensive plan, **luggage** claims have a **trip limit** of \$12,000 for each **primary traveller**. However, within the ‘Standard luggage costs’ **expense type**, **you** can only claim up to a maximum amount of \$2,100 for **jewellery**. Any **item** limits or maximum amounts are referenced within each **event**.

i Example - how the ‘for each primary traveller’ trip limit works

Alex and Chris are taking their two kids (Marcus, aged 6, and Louise, aged 8) to Disneyland. Alex and Chris are listed on their Certificate of Insurance (**COI**) as ‘Insured Primary Travellers’. Marcus and Louise are shown as **dependants**. Unfortunately Louise likes the rock candy at Disneyland a little too much and ends up chipping a tooth. Alex and Chris take her to the local dentist the next day, who puts in a temporary filling to relieve her pain and tide Louise over until they can get her **home** to her regular dentist. Dental appointments in the US can be expensive, and this costs \$600.

The **trip limit** for dental **expenses** on their policy is calculated as follows: there are two **primary travellers**, so the **trip limit** is 2 x \$1,000 for a total of \$2,000. Alex and Chris selected the Excess Buy-out Option at the time they bought their policy, so there’s no **excess** payable, and they are entitled to a full refund of the \$600. This leaves \$1,400 that they can still claim against the policy for any emergency dental treatment the rest of the family might need on the **trip**.



3. Expenses and benefits explained

If **we** agree that **you're** covered under one of the **events** in the **Events (when you're covered)** section, the amount **we** pay **you** will be made up of the **expense** and/or **benefit types** that **you** are eligible to claim for. Here's what **we** mean:



Expenses

Means an out-of-pocket cost **you've** incurred that can be claimed under a specific **event**. **Expenses** must **arise** directly from the specific **event**, and are listed in the **What you can claim** section for each **event** in **Part B**. Examples include Overseas medical costs and Cancellation costs.



Benefits

Means a **cash** amount paid to **you** under **your** policy when **you** satisfy certain criteria related to a specific **event** occurring. The amount is not necessarily directly related to any **expense** that **you** incur. An example is the 'In-hospital allowance' which is a daily amount paid after **you've** been in hospital for more than 48 hours to cover incidentals like movies and internet connection.

Which expenses and benefits can you claim?

Each **event** lists the **expenses** and **benefits** that **you** can claim if **we** agree that **you** are covered under a specific **event**. These are detailed within each **event** in the **What you can claim** section along with any specific conditions that apply if **you** are claiming for those **expenses** or **benefits**. **We** also detail the specific out-of-pocket **expenses** that are included under each **expense type**, as well as information on when any **benefit types** are payable and how they are calculated. There's no cover for any **expenses** or **benefits** other than those listed for each specific **event**.

a) General conditions that apply to all expense and benefit types:

- ▶ **Avoid or minimise your expenses** – **we** only pay **expenses** which are both reasonable and necessary and which **we** approve for payment. So if **you** don't take steps to avoid unnecessary **expenses**, **we** either won't pay **your** claim or **we'll** reduce the amount **we** pay.
- ▶ **You can only claim for listed expenses** in the **What you can claim** section for a specific **event**. Even if other **expenses** **arise** directly or indirectly from a specific **event** – but they're not in the list – **you're** not covered.
- ▶ **You can only claim for listed expense types** that **arise** directly and unavoidably from the **event**.
- ▶ **You need to show evidence of all expenses that you are claiming**. For every **expense** claimed, **you** must provide **us** with the original receipt (or invoice) as proof of purchase and/or ownership. In limited circumstances, **we** may accept alternatives to the original receipt as proof of purchase. Contact **us** if **you're** unable to provide original receipts.
- ▶ **All expenses must have been incurred within 12 months after the event**. This condition doesn't apply if **your** claim is made under the **event You are being sued (personal liability)** on page 67.
- ▶ **You must submit your claim as soon as is reasonably possible**. If **you** don't do this, and this affects either the total value of **your** claim or **our** ability to recoup money from someone else (for example, an airline), then **we** may either not pay **your** claim or reduce how much **we'll** pay.
- ▶ **We won't pay expenses you've already been reimbursed for**. For example, if **your** airline pays for **your** hotel after a flight delay, **you** can't also claim the hotel cost from **us**. However, if they only pay for half **your** hotel costs, **you** may be able to claim the difference from **us**.
- ▶ **You can only claim for each individual expense once**. If **you** incur an **expense** that could be claimed under more than one **event** or **expense type**, **you** can only claim for it once. So if **you** break **your** leg on the last day of **your trip** and have put back flying **home** for two days – and at the same time bad weather means **your** flight is cancelled – **we'll** only cover any Extra trip costs or Cancellation costs once for that two day period.
- ▶ **We won't pay for any search and rescue charges**. **We** provide cover for Medical evacuation and Medical repatriation costs for certain **events** listed in **You need medical help** on page 27. But **we** won't cover search and rescue charges that **arise** under any **event** in this policy.
- ▶ **We won't pay for any consequential loss, including (but not limited to) loss of enjoyment**. Insurance can help protect **your** finances if something goes wrong, but it's not about protecting **your** dreams. So if **you** break **your** leg on the first day of a ski **trip** due to an **accident** and have to sit around the lodge, **we'll** cover **your** Overseas medical costs, reimburse **you** for **your** unused ski passes and even give **you** a room service supplement if **you** get stuck in **your** hotel room for more than two days. But **we** won't compensate **you** because **you** didn't get to have fun skiing every day as planned.

b) Cancellation, Rearrangement and Extra trip costs explained

Many of the **events** under **your** policy may allow **you** to claim for Cancellation costs as well as Rearrangement or Extra trip costs (see [Summary of cover](#) on page 2). Here's what **we** mean by these **expense types** and some conditions that apply:

Cancellation costs

This is the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid **public events** (such as a concert or play), including the cost of reimbursing frequent flyer points, less any refunds **you** received or are due to receive. It also includes cancellation fees (for example, travel agent cancellation fees) and up to \$2,000 for tuition or course fees or conference fees (less any refunds **you** received or are due to receive).

Claiming travel agent cancellation fees

If **you** are claiming for travel agent cancellation fees as part of **your** Cancellation costs, **we'll** pay up to 10% of the amount paid to the travel agent or \$2,500 for each **primary traveller** (whichever is less) when **you've** either paid in full or paid the maximum deposit at the time of the cancellation. **We** won't pay any travel agent's cancellation fees above the level of commission or service fees normally earned by the agent.

Rearrangement costs

This is the value of any costs to rearrange any pre-booked accommodation, prepaid transport or prepaid tours, including bookings made with frequent flyer points, prior to leaving on **your trip**. The cost to rearrange **your trip** (including any cancellation costs related to the same **event**) must be the same or less than what it would have cost to cancel **your** whole **trip** or the **trip limit**, whichever is less. If it's more than this, **we** may either not pay **your** claim or reduce how much **we** pay.

? What about my frequent flyer points?

If **you** paid for part or all of a claimable **expense** using frequent flyer points, **we'll** reimburse their value when **we** pay **your** claim. To find out how **we** calculate the value of **your** frequent flyer points, go to suresave.com.au/frequentflyerpoints.

i The difference between cancellation and rearrangement costs - real life example

It's the day before **you** leave on **your trip** to Phuket and **your** flight to Bangkok is delayed by 24 hours due to a hurricane. **You** have to cancel **your** first night's accommodation at the last minute, and the hotel won't give **you** a refund. The amount **you've** prepaid for that night's accommodation is a cancellation cost. If **you** also have to pay a small fee to rearrange a connecting flight from Bangkok to Phuket, this is a rearrangement cost. **You** can claim for both of these **expenses**.

Extra trip costs

This is the difference between what **you** would have paid for **your** transport, tours, accommodation and tourist visas if **your trip** had been undertaken by **you** as originally planned – and what **your trip** actually costs due to the occurrence of an **event**. **We'll** also cover any extra meals, but only where the **expense** is incurred on or after **your** planned **trip** return date. For all Extra trip costs, **we'll** only cover an **expense** covered by **your** policy if **you're** actually out of pocket. So if the airline gives **you** a meal voucher, **you're** not out of pocket.

What's an Extra trip cost?

If the expense happens	Within the dates of your original trip	On or after your planned return date
You can claim for	Any reasonable and necessary extra transport, tour and accommodation costs, over and above what you would have had to pay if your trip had been undertaken by you as originally planned. It includes any fees you may be charged to change a booking as well as any extra tourist visa costs. There's no cover for meals within the dates of your original trip .	All reasonable and necessary extra transport, accommodation, tourist visa and meal costs including any costs to change any pre-booked transport home . We'll also reimburse the full cost of extra accommodation and meals. But remember, we'll only reimburse you at a similar level of cost to that which you incurred on your trip prior to the event .
For example	On your way to Edinburgh from Melbourne via London, a strike has grounded all planes out of Heathrow. You have to spend your first night in London, instead of Edinburgh. You're able to cancel the first night at your Edinburgh hotel (which would have cost you \$250) without penalty. But the only comparable hotel room you can find in London is \$350. You can claim the extra \$100 for your first night's hotel cost, as it's more than what you had originally budgeted to pay for the night. The strike continues for a second day, so you decide to cancel your flight and catch the train to Edinburgh instead. Your flight would have cost you \$400, and the airline gives you a full refund for this. The rail ticket costs \$300. So because this is less than the \$400 you had budgeted to pay for your flight from London to Edinburgh, there are no extra costs to claim.	You're in New York, enjoying the Big Apple, when Snowmageddon hits! You were due to fly home to Perth the following day, but all airports are closed. You end up spending an extra three nights in New York, beyond what you had planned. Luckily, the hotel you were in is able to extend your stay. We cover the full cost of your extra three nights' accommodation, plus any extra meals you eat after the time you would have originally left for the airport.

Other conditions that apply to Extra trip costs (and Extra accommodation costs):

- ▶ **Transport costs must be at the same (or lesser) fare** class, and accommodation must be at the same (or lesser) standard as the remainder of **your trip**. If it's not, **we** may decline **your** claim or reduce how much **we** pay.
- ▶ **You can only claim for the reasonable cost of meals** that occur after the time **you** were originally to have departed for **your home** in Australia – that is, after **your trip** originally should have ended.
- ▶ **If you didn't have accommodation or transport arranged**, and these costs are incurred during the original dates of **your trip**, there is no cover for those particular **expenses**. The only exception is when **your** claim is for an **event** that involves returning to Australia earlier than **your** originally planned return date where **you** didn't have a flight back to Australia already booked. In that instance **we'll** deduct from **your** total claim the cost **you** would have normally paid for an economy class airfare at the carrier's regular published rate for the journey **home** or **our** actual cost incurred, whichever is less.
- ▶ **You may claim for the cost of phone calls** while **you're** on **your trip**, but only for calls to **our** Emergency Assistance team or calls to carry out the actions listed in our checklists at suresave.com.au/checklists. **We** don't cover data charges, so be careful with global roaming.
- ▶ **If you receive, are due to receive or are entitled to any other compensation to cover your Extra trip costs from any other person or source** – such as from an airline – **we'll** deduct this from the amount **we** pay **you**.

c) Conditions that apply to expenses claimed for medical events

Medical expenses we won't cover

The **expenses** and **benefits** that **you** can claim are detailed in the [What you can claim](#) section within each **event** – and **you're** only covered for the **expense** and **benefit** types listed. But just so **we're** clear, **we'll** never pay for any of the following:

✗ **Ongoing medication and treatment (that you were undergoing prior to your trip)**

We won't pay for any medication **you** were taking (or other courses of treatment **you** were undergoing, such as fertility treatment) at the time **your trip** started. This includes any costs associated with getting a prescription for ongoing medication while **you're** away. Plan ahead, and take a sufficient supply with **you** on **your trip**.

✗ **Medical and dental costs in Australia**

In all cases, when **you're** in Australia, **you** are responsible for any medical and dental costs incurred in Australia. That's because there are strict government regulations around who can and can't cover medical costs in Australia. **We** are a specialist travel insurance provider and aren't licensed to pay for medical costs in Australia. **You** should treat these **expenses** as **you** normally would for any other health-related **expenses** **you** incur when **you** aren't travelling – for example, from **your** private health insurer or Medicare.

✗ **Complementary and alternative medicines**

We won't pay for complementary or alternative medical treatments such as naturopathy, homeopathy, acupuncture or reiki.

✗ **Medical tourism-related expenses**

We won't pay for any **expenses**, medical or otherwise, that **arise** from treatments or procedures (including related complications) that **you** choose to get on **your trip**.

✗ **Childbirth-related expenses**

We won't pay for the cost of regular antenatal care, childbirth and any costs associated with the care of a newborn child.

4. Your responsibility to claim from somebody else



In some circumstances, **you** may be able to claim **your expenses** from someone else before making a claim with **us**. This may be an airline that loses **your luggage** or another insurer covering **you** for the same **event**. In these situations, **you** must:

1. **Let us know if there's anyone else you can claim from**
2. **Claim from the other person or company first:**

- If there's a difference between what they'll pay **you** and the amount **we** work out that **you're** entitled to receive under **your** policy, **we'll** pay the difference (provided **your** claim is approved). If **you're** having trouble claiming from them, **we** can help **you** with this.
- By entering into the insurance contract, **you** agree that **we** may also, at **our** discretion, undertake control and settlements of any legal proceedings for **our** own benefit to recover compensation or secure indemnity from the other person or company in **your** name, and on **your** behalf in respect of anything covered by this policy. This is known as 'subrogation'.
- If the other company **you** can claim from is an insurance company, **we** may write to them on **your** behalf to ask them to contribute towards **your** claim. This includes, but isn't limited to, any insurance available through or as part of **your** contract with **your** credit card provider. Please make sure **you** provide **us** with details of this as part of **your** claim.

3. **Give us any information we ask for to help recover money from the other person or company**

- **You** must assist **us** and give permission for **us** to use any means possible to recover compensation or secure indemnity from the other person or company to which **we** may become entitled or subrogated upon **us** paying **your** claim under this policy, even if **we** have yet to pay **your** claim, and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. **Our** right of subrogation exists regardless of whether **your** claim is paid under an indemnity clause of this policy or otherwise.
- **We'll** apply any money **we** recover from someone else under a right of subrogation in any manner **we** determine.
- Once **we** pay **your** total loss, **we'll** keep all money left over. If **we've** 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 stolen or damaged property and **you** later recover the property or it's replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Part E: Additional information

1. Changing your policy



Staying longer? Or need to change your travel dates?

Extend or buy a new policy?

Depending on **your** circumstances, if **you** want to change the dates of **your** cover, **you'll** need to either extend **your** policy or buy a new one (for the additional days). Here's when **you** can extend **your** policy:

- ▶ **if all travellers are currently within the plan age limits** – such as if **you** are travelling with a **dependant** who is still under 25;
- ▶ **if you haven't claimed and don't intend to claim** under an **event** that has already occurred;
- ▶ **if your health** (and any other relevant circumstances that might foreseeably lead to a claim) hasn't changed; and
- ▶ **if you don't have any specified medical conditions** covered under **your** current policy.

If **you** don't satisfy all these criteria, don't worry; **you** can apply to buy a new policy for the additional dates.

If **you** don't qualify for an extension and have to buy a new policy to cover **your** additional travel days, the Product Disclosure Statement (PDS) and the rates in use at the time **you** buy **your** new policy will apply.

Already travelling? A 72-hour waiting period may apply.

It can be hard to say goodbye – so **we'll** usually extend **your** policy if **you're** not ready to come **home** from **your** trip. But make sure **you** extend **your** policy before it expires (at 11.59pm AET) on the return date shown on **your** COI, to avoid the 72-hour waiting period that applies to a new policy.

You can only extend a policy up to a maximum of 12 months from the original start date shown on **your** COI (or up to 6 months on a domestic policy).

Bringing the kids?

If **you** decide **you** want to bring the kids along after all, simply contact **us**, and **you** may be able to add them to **your** policy.

If **your** children (and **grandchildren**) travel with **you** for the majority of **your** trip, **we'll** cover them under **your** policy as **dependants** at no extra charge, provided that:

- ▶ **they are under 25** at the time **you** buy **your** policy;
- ▶ **they don't have a full time job**; and
- ▶ **you haven't claimed and don't intend to claim** under an **event** that has already occurred.

To be covered all **dependants** must be listed on **your** COI as Insured Dependants. Further, if **your** **dependants** have any **specified medical conditions**, **you** will have to pay an additional premium for these.

? Cancelling your policy?

Cancelling within the cooling-off period

You have 14 days from the day **you** buy **your** policy to decide if the cover is right for **you**. If it's not, **you** can cancel **your** policy within this 'cooling-off period' – and **we'll** give **you** a full refund of **your** premium provided that **you** haven't started **your** trip, haven't made a claim and don't intend to make a claim or exercise any other right under **your** policy.

Cancelling outside the cooling-off period

If **you** request to cancel **your** policy outside the cooling-off period, **we** may, at **our** discretion, refund that part of **your** premium paid for the unused period of insurance; **we** may charge an administration fee to do so. Also, **you** cannot have started **your** trip, made a claim and/or intend to make a claim or exercise any other right under **your** policy.

2. The legal stuff you need to know



About the way we do business

General Insurance Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code

is designed to promote good relations and insurance practice between insurers, authorised representatives and consumers. The Code sets out what **we** must do when dealing with **you**. Contact **us** on 1300 787 376 if **you** would like a copy of the Code of Practice.

Privacy

We collect **your** personal information, and in some cases **your** sensitive information in order to issue, arrange and manage **your** travel insurance or to provide **you** with related services. We will only collect personal and sensitive information from **you** or from those authorised by **you**.

We may disclose **your** personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, **your** and **our** agents and **our** related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose **your** personal and sensitive information as well as how **you** can seek access to and correct **your** personal information or make a complaint. **You** may not access or correct personal information of others unless **you** have been authorised by them, or are authorised under law or they are **your** dependants.

By providing **us** **your** personal and sensitive information **you** consent to **us** collecting, using, storing and disclosing it in accordance with **our** Privacy Policy. If **you** don't provide all of the personal and sensitive information we've requested we may not be able to provide **you** with **our** services or products including being able to process **your** application for insurance.

You can view **our** full Privacy Policy at: suresave.com.au/privacy.

Preventing Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. All information will be treated as confidential and protected to the full extent under law. **You** can help report insurance fraud by contacting **us**.

Other important matters

Feedback, complaints and disputes

If **you** have any feedback about **our** service – positive or negative – we would like **you** to share it with **us**. **You** can either call **us** on 1300 787 376 or email **us** at info@suresave.com.au.

How we handle complaints

If **you** have a complaint arising out of this insurance or the financial services provided by the insurer, **our** representatives, affiliates, or service providers, please contact:

nib Customer Relations, PO Box A975
Sydney South NSW 1235, Australia
Phone: 1300 625 229
Email: complaints@nibtravel.com

nib will acknowledge **your** complaint within 5 business days and provide **you** with the contact details of the person handling **your** complaint. We will respond to **your**

complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib will agree with **you** a reasonable alternative timeframe.

If **you** are not satisfied with the response to **your** complaint, **you** should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. **You** can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia
Level 9, 1 O'Connell St, Sydney NSW 2000
Phone: +61 2 8298 0783
Email: ldraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve **your** complaint within 45 days of receiving **your** original complaint, or if **you** are still not satisfied with the outcome, **you** can choose to have **your** complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:
Website: afca.org.au Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the law of New South Wales, Australia. **You** agree to submit to the exclusive jurisdiction of the courts of New South Wales under this 'Jurisdiction and Choice of Law' clause should a dispute **arise** under this insurance.

Any summons notice or process to be served upon the underwriters may be served upon Lloyd's Underwriters' General Representative in Australia, Level 9, 1 O'Connell St, Sydney, NSW 2000.

Updating the Combined FSG and PDS

This Combined FSG and PDS is current for the period of insurance outlined on **your** COI. From time to time, we may need to update this document or issue a Supplementary PDS or Supplementary FSG if certain changes occur, where required and permitted by law. If the changes materially affect a policy **you** currently have with **us**, we may issue **you** a new PDS or new FSG to update the relevant information. We ask that **you** read the new documents in full to ensure that **you** understand the changes, as they may affect **your** decision to purchase this insurance product with **us**.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, the updated information will be available at suresave.com.au. **You** can get a paper copy free of charge by contacting **us**.




3. Definitions

The following words (found in bold and light grey throughout the PDS) have special meanings and form part of the terms and conditions of **your** policy. When one of these words is used in a different form (such as a plural, adjective, etc), it has the same meaning as shown below.

Term	Meaning
accident	Means an unexpected, unintended, unforeseeable incident .
arise	Means directly or indirectly caused by, resulting from, related to or in any way associated with.
automatically accepted, automatically covered	Means that the medical condition referred to is an automatically accepted condition .
automatically accepted condition	See Automatically accepted conditions on page 16 for details.
benefit, benefit type	See Expenses and benefits explained on page 75 for details.
cancellation related expenses	See Extra cancellation cover (optional cover) on page 13 for details.
carer	Means any individual who has sole, full-time care of your children while you're on your trip . The children must be under the age of 16 years, normally reside with you but not be travelling with you on your trip .
cash	Means coins and notes which are current legal tender in any country in which you're travelling on your trip . It also includes travel money cards and traveller's cheques. It specifically excludes gift cards, gift vouchers, poker tokens, lottery tickets or any similar items used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).
child	Means your children and grandchildren , including newborn children, adopted children, step-children, children in your foster care, and children being cared for by you under legal guardianship arrangements.
chronic	Means a persistent and lasting medical condition . Some examples include: constant pain; a pattern of relapse and remission; or a condition that is characterised as long-lasting, recurrent or long suffering.
close relative	Means your relative (or a relative of a member of your travelling party) who is residing in Australia or New Zealand. It includes only these relations: spouse, de facto partner (including same-sex defacto partner); parent, parent-in-law, de facto parent and de facto parent-in-law; child , daughter-in-law, son-in-law; brother, sister, brother-in-law and sister-in-law; grandchild and grandparent; step-parent, step-son and step-daughter; fiancé and fiancée; legal guardian; and niece and nephew.
COI	Means your Certificate of Insurance.
depreciated value	Means the current value of an item at the time the event you are claiming under occurs - which is calculated by deducting an amount determined by us for wear, tear and age from the original purchase price of the item .
dependant	Means your children (and grandchildren), not in a full time job , who are under the age of 25 at the date of policy issue, travelling with you on the majority of the trip and are shown on your COI as Insured Dependants.
event	Means certain circumstances or incidents that happen before you travel and/or while you are on your trip that are covered under your policy and listed in Events (when you're covered) on page 26.

Term	Meaning
excess	See Your policy excess on page 14 for details.
existing medical condition	See Travelling with an existing medical condition on page 15 for details.
expense, expense type	See Expenses and benefits explained on page 75 for details.
full time job	Means full-time permanent employment in Australia of at least 30 hours per week.
grandchild	Means the child of one of your children .
home	Means your main place of permanent residence in Australia. It specifically excludes secondary residences (for example, holiday homes), PO boxes and other mailbox rental addresses, and business addresses.
incapacitated	Means that a medical practitioner has certified in writing that due to a medical condition , the affected person is unable to perform the majority of the following day-to-day tasks without assistance from a third party: <ul style="list-style-type: none"> ▶ Washing themselves; ▶ Getting dressed; ▶ Cooking or preparing meals (where it was something the affected person normally did); ▶ Shopping for food and groceries (where it was something the affected person normally did).
incident	Means an occurrence or chain of occurrences which has caused an event . For example, if there's a cyclone which causes your flight to be cancelled, the incident is the cyclone (considered to be severe weather) which leads to the event Your flight, other scheduled transport or tour is delayed, and it's not the operator's fault on page 52.
injury, injured	Means a bodily injury caused solely and directly by a violent, visible, external accident which necessitates going to a medical practitioner for treatment and which doesn't result from any sickness or disease.
insolvent, insolvency	Means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts, or anything of a similar nature under the laws of any jurisdiction relevant to the event .
item	Means a single article or unit in a collection. An individual item also includes a pair of items or related set of items. This means that a single item limit applies to a pair or related set. Examples of individual items include but are not limited to: <ul style="list-style-type: none"> ▶ A camera plus a single lens, tripod and other accessories (attached or not); ▶ A matching pair of earrings; ▶ A set of skis with bindings.
jewellery	Means necklaces, pendants, bracelets, bangles, rings, watches, brooches, earrings (or anything else worn as an ornament in any piercing anywhere on your body), anklets, tie pins, cuff-links and any other personal ornament which contains precious metal and/or gems.
luggage, luggage and personal items	See What are luggage and personal items? in Cover for your luggage and personal items on page 19 for details.
medical aids	Means: <ul style="list-style-type: none"> ▶ Communication aids (e.g. hearing aids); ▶ Mobility aids (e.g. walkers, crutches, wheel chairs); ▶ Prosthetic limbs, medical grade footwear and orthotics; ▶ Sight aids (e.g. prescription glasses); ▶ Dental aids (e.g., dentures, dental prostheses).
medical condition	Means any disease, illness or injury .
medically necessary	See You need medical help on page 27 for details.

Term	Meaning
medical practitioner	Means someone registered and board certified by the National and/or State Health Board either in Australia or in the country in which you're travelling while on your trip , and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, doctors, physiotherapists and dentists. A medical practitioner doesn't include anyone who is related to you or a member of your travelling party .
one-off performance or function	See in the event A one off performance or function is cancelled or rescheduled before your trip starts on page 38.
on the person, on your person	Means that the item(s) are either in the relevant person's pocket, hand, or small bag of some sort (such as a handbag, briefcase or small backpack). If the items are in a small bag, that bag must also be either in their hand, over their shoulder (or shoulders), around their neck or waist, in their pocket, on their lap or placed right next to them (and still touching them).
operator	Means a company that is providing transport or tour services such as an airline.
overnight tour	See You have trouble getting from A to B on page 50.
part-time permanent job	Means a period of employment of at least 24 hours (or three full days) a week. It doesn't include casual work.
pregnancy complication	Means a medical condition in respect of which the diagnosis is distinct from pregnancy but is caused by or adversely affected by pregnancy.
primary traveller	Means all travellers shown on your COI as Insured Primary Travellers. It doesn't include dependants .
public event	Means any event or function for which the general public can purchase tickets and attend. It includes, but isn't limited to, sporting events , concerts, shows and festivals. It specifically excludes privately organised events and events where no fee is paid to attend such as weddings, birthday parties, anniversaries or athletics carnivals.
public place	Means any place that the public has access to – including, but not limited to, planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hostels, dormitories and other shared accommodation (unless it's a private, locked room occupied only by you and/or your travelling party), foyers, grounds and common areas, campgrounds, beaches, restaurants, cafes, private car parks, public toilets and general access areas.
rental vehicle	See Your rental vehicle is in an accident, damaged or stolen on page 65 for details.
scheduled and publicly available	See You have trouble getting from A to B on page 50.
scheduled transport	See You have trouble getting from A to B on page 50.
significant other	Means your spouse, de facto partner, boyfriend or girlfriend or anyone else that you have an established romantic or sexual relationship with.
someone at home	Means either: <ul style="list-style-type: none"> ▶ Your close relative (or the close relative of your travelling companion); ▶ The person managing your business interests while you are travelling on your trip (where you are a sole trader, owner in a family business or a partner in a partnership); or ▶ The sole, full-time carer of your children (under age 16), where the children normally live with you in Australia and aren't travelling with you on your trip.
specified medical condition	Means an existing medical condition that we've agreed in writing to cover under your policy and for which you've paid an additional premium. The additional premium will be shown on your COI . See Travelling with an existing medical condition on page 15 for details.

Term	Meaning
sports and leisure equipment	Means any equipment, excluding clothing (but including protective clothing) used in a sporting or recreational activity – for example, helmets, bicycles, skis, golf clubs, fishing rods.
standard cover	<p>Means the expense and benefit types you can claim for under an event when you pay our base premium. The expense and/or benefit types that you can claim vary by plan. Our standard cover for each plan is summarised in our Summary of cover (on page 2) and detailed in Part B. Events (when you're covered) on page 26.</p> <p>Just to be clear, our standard cover doesn't include the optional cover listed in What am I covered for? on page 10. You can purchase optional cover for an additional premium at the time you buy your policy. To make identification easier, options are marked with a  throughout the policy.</p>
travelling companion, travelling party	Means Insured Primary Travellers and any Insured Dependants (shown on your COI), as well as any other person who has made arrangements to accompany you for at least 50% of your trip .
trip	<p>On a single-trip plan, a 'trip' means travel:</p> <ul style="list-style-type: none"> ▶ over 50km from your home; which ▶ begins and/or ends at your home; and ▶ is between the departure and return dates; as shown on your COI. <p>On an AFT plan, a 'trip' means travel:</p> <ul style="list-style-type: none"> ▶ up to 30 or 50 days and over 100km from your home; which ▶ begins and ends at your home; and ▶ is between the departure and return dates; as shown on your COI.
trip limit	See How do trip limits work? on page 74 for details.
unfit to travel	Means that your medical practitioner has advised you , prior to the departure date shown on your COI , that you are unfit to travel on your trip for medical reasons.
valuables, valuable items	See Cover for your luggage and personal items on page 19.
we, our, us, ourselves	Means certain underwriters at Lloyd's who deal with you through their agent, nib Travel Services (Australia) Pty Limited, and SureSave Pty Limited.
winter sports	See Your winter sports holiday doesn't go to plan (optional cover) on page 69 for details.
you, your, yourself, yourselves	Means the insured people shown on your COI as Insured Primary Travellers and Insured Dependants.

Date this PDS was prepared

11 April 2019

Financial Services Guide

In this section you can find information about who SureSave is, and the financial services we provide to you. It aims to help you make an informed decision about the services SureSave offers and how we're paid for those services. You can also find out about how we deal with any complaints and disputes.

About SureSave

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

SureSave Pty Ltd ABN 82 137 885 262, AR 339902 (SureSave), is an authorised representative of nib Travel Services (Australia) Pty Limited, ABN 81 115 932 173, AFSL 308461 (nib) and is authorised by nib to distribute and issue travel insurance policies. nib and SureSave are wholly owned subsidiaries of nib holdings limited, ABN 51 125 633 856, and are part of the nib Group of companies. SureSave may also provide you with general advice about the travel insurance product.

nib acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. nib is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make. nib receives a percentage of the premiums you pay to the insurer for the services it provides. nib pays a percentage of its commission to SureSave for its role. nib may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by nib, if the insurer makes an underwriting profit in any given year.

Representatives of SureSave are paid an annual salary and may be paid a bonus based on business performance. SureSave pays commissions to entities that refer clients to them, which are calculated as a percentage of the premiums paid.

For more information on commissions or remuneration paid for financial services provided, contact SureSave either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 787 376, or email us at info@suresave.com.au.

If you wish to lodge a complaint or dispute, you can find details of our complaints process under [How we handle complaints](#) on page 80 and on our website at suresave.com.au/complaints or by calling us on 1300 625 229.

Other information about us

- **Your privacy.** We take your privacy seriously and adhere to the Privacy Policy detailed on our website at suresave.com.au/privacy.
- **Professional Indemnity Insurance.** nib and its representatives (including SureSave) are covered under professional indemnity insurance arrangements that comply with the requirements of Chapter 7 of the *Corporations Act*. The insurance (subject to its terms and conditions) will continue to cover claims in relation to nib's representatives that no longer work for it (but who did at the time of the relevant conduct).

Where a financial service is provided to you by one of nib's and SureSave's partners, that partner is required to hold professional indemnity insurance arrangements for compensating clients for losses they suffer as a result of a breach of their obligations under the *Corporations Act* relating to the financial services provided by them.
- **This document.** nib is responsible for this FSG, which was prepared on 11 April 2019.

SureSave Pty Limited

ABN 82 137 885 262

PO Box A975
Sydney South NSW 1235

suresave.com.au

Customer Service

Phone: **1300 787 376**
From outside Australia: **+61 2 9234 3111**
Medical Screening: **1300 763 872**
Email: **info@suresave.com.au**

Claims

Enquiries (non-emergencies): **1300 625 229**
Email: **claims@suresave.com.au**

Emergency Assistance

24/7: **+61 2 9234 3113** or **+61 2 8256 1513**
Email: **help@suresave.com.au**
SMS: **+61 417 342 076**

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