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TBIB – Arthritis Queensland Policy Coverage Summary and FAQ

Policy Coverage Benefits, Summary and FAQ's

Who is the Insured?

The Insured is the person(s) named on the Certificate of Insurance.

Who can purchase this policy?

Any Arthritis Queensland (AQ) member, their spouse, partner, dependant or friend can apply for cover. The policy can cover an individual, couple or family group

The policy is available to all eligible persons up to and including **90 years** of age.

How long am I covered for?

- The **ANNUAL Multi Trip policy** covers you **for all trips** you undertake up to 90 days in duration Australia Wide and WORLDWIDE for **12 Months starting from the date shown on your certificate.**
- If you purchase the single trip cover you will be covered for the duration of your nominated trip.

Should I purchase the Annual Multi Trip cover or the Single Trip cover?

- The Annual Multi Trip cover is by far the best value for anyone who is planning a trip overseas greater than 30 days in duration or will be travelling more than once during the period of cover. The Annual policy also covers for any trip you take within Australia greater than 100 kms from home for 12 months. You only need apply once for 12 months cover.
- If you are only travelling once this year or visiting the Pacific Islands including New Zealand, Bali and Fiji than the Single Trip policy may be for you.

Who is the Insurer?

- These policies are underwritten by certain syndicates at Lloyd's. Placement of the policy is through Online Insurance Brokers AFSL 241055 a Lloyd's coverholder. Lloyd's is the world's largest insurance market.

Who assists in case of an emergency?

- CUSTOMER CARE provides worldwide 24 hour medical advice & emergency medical assistance. All calls are answered & managed in Australia.
- **Emergency Assistance Phone: +61 2 8907 5953 (reverse charge from overseas)**

What is covered by the Policy?

- The **ANNUAL MULTI TRIP** insurance policy covers all trips of 90 days or less commenced and completed during the period of the policy, ***including overseas and within Australia (when you are more than 100km's from home)***.
- SINGLE Trip policies cover your nominated journey only.

POLICY BENEFITS – ANNUAL AND SINGLE TRIP COVER

Benefits	Benefit Limit
Overseas Emergency Medical Assistance	Unlimited
Overseas Emergency Medical & Hospital Expenses	Unlimited
Emergency Dental Expenses [per person]	\$500
Cancellation Fees & Lost Deposits *	\$20,000
Additional Expenses	\$100,000
Alternative Transport Expenses	\$7,000
Luggage & Personal Effects	\$20,000
Travel Documents, Transaction Cards & Travellers Cheques	\$3,000
Rental Vehicle Insurance Excess	\$5,000

*Single trip options available for \$10,000 & \$5,000

Does the policy cover Pre Existing medical conditions?

- Many pre-existing medical conditions are automatically covered including Arthritis. These are listed in the Pre-existing Medical Condition section of the Policy Document. Most Pre Existing conditions can be covered. The application includes a completely online medical assessment. As a result of this assessment you will be advised if cover is available for your pre-existing condition or not. It is your choice to purchase this additional cover.
- Certain medical conditions, listed in the Pre-existing Medical Conditions section of the Policy Document, prevent the provision of cover for claims arising from any injury or sickness whatsoever.
- If you are travelling within Australia, there is no cover for medical expenses (as they are met under Medicare or your private medical insurance).
- Medical expenses are covered worldwide (except Australia) and are not limited to a maximum amount. (please refer to the PDS for full details)
- All eligible persons to the age of 90 years, at the time the policy is purchased, are covered.
- A \$200 excess is applicable for all claims.

What Sports and Activities are covered by the policy?

The AQ Travel Insurance policy includes cover for a very wide variety of sports and activities. Please refer the 'Included Sports and Activities' button on the TBIB website or the Policy Document (PDS) for the full list. The policy does contain certain coverage limits and excluded activities. In particular please note there is NO COVER for;

- off piste skiing – such as heli skiing, skiing outside of recognised ski resorts and marked and groomed ski slopes;
- There is no cover for expeditions to or on the Kokoda Track/Trail.

Coverage for Theft – Policy Conditions

- theft of personal effects and/or luggage that have been left overnight in a vehicle.

(please note Personal effects and/or luggage (excluding valuables) left in a motor vehicle are only covered during daylight hours, and must have been left in a concealed storage compartment of a locked motor vehicle and forced entry must have been made)

- valuables left unattended in a motor vehicle at any time.
- luggage and/or valuables left unsupervised in a public place

NOTE: this is only an extract and not an exhaustive list of the specified coverage and activities limits as detailed in the PDS. We strongly recommend you read through the PDS to familiarise yourself with the complete terms and conditions.

If you have any queries in regard to the policy coverage please contact the TBIB AQ Travel insurance team.

For assistance please contact:-

AQ Travel Insurance Team

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