

TRAVEL INSURANCE

PRODUCT DISCLOSURE STATEMENT, POLICY WORDING AND FINANCIAL SERVICES GUIDE

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It is important that you read this document carefully. We recommend that you keep it with your insurance certificate which includes your travel insurance certificate number.

PART 1 - PRODUCT DISCLOSURE STATEMENT

Welcome To ABF Travel Insurance

To help you understand our travel insurance, we have produced this Product Disclosure Statement (PDS) which provides you with some important information to enable you to compare and make an informed decision about the policy.

About Us

ABF Travel Insurance has been arranged and brokered by Rostand Pty Ltd T/as Tony Bemrose Insurance Brokers AFSL 245562 and is authorised to advise and deal in general insurance products to wholesale and/or retail clients. Tony Bemrose Insurance Brokers does not issue, guarantee or underwrite this policy.

This insurance is issued and managed by Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055. Online Insurance Brokers Pty Ltd is an Australian Financial Services Licensee and is authorised by ASIC to issue, deal in and provide general advice on general insurance products.

This insurance is underwritten by Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034 AFSL 466713, who is the product issuer, and authorised to conduct general insurance in Australia. They are referred to in this document as "Insurer" or "we" or "us". You can contact us by email at australia@bhspecialty.com or by post sent to GPO Box 650, Sydney NSW 2001.

Online Insurance Brokers Pty Limited has a binding authority from Berkshire Hathaway Specialty Insurance Company to act on its behalf in arranging, issuing, varying and cancelling the Insurer's travel insurance products. Online Insurance Brokers Pty Limited issues certificates of insurance on behalf of the Insurer.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products on the Insurer's behalf without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

The contact details for ABF Travel Insurance can be found on pages 10 and 11.

About Your Travel Insurance Policy

Your policy is a contract between the Insurer and you. Your insurance policy is comprised of:

- the Policy Wording including the Schedule of Cover;
- your application for insurance;
- your Certificate of Insurance; and
- any written endorsements we provide to you.

These items make up your policy and should be carefully read together. It is important that they are kept in a safe place.

The annual multi-trip insurance policies are issued on an annual non-renewable basis. It is a requirement that at the beginning of each policy period that you complete a new policy application including a pre-existing condition questionnaire (as applicable).

The Cost Of This Insurance

When calculating the cost of your travel insurance, we take a number of factors into account, including:

- where you are travelling to;
- how long you are travelling;
- the level of cover you have chosen; and
- how old you are.

The amount payable by you for the travel plan selected and any additional cover you choose will be shown on your Certificate of Insurance, including compulsory government charges. This policy is only valid when you pay the amount payable and a Certificate of Insurance is issued to you.

Who Can Buy This Insurance?

This travel insurance is available for Australian citizens who maintain domiciled status in Australia and for non Australian citizens who have been resident in Australia for a period of not less than 3 months. You do not have domiciled status if you have permanently migrated to another country or your permanent place of abode is outside Australia. This travel insurance is only available for people aged 90 or under at the time of buying the policy. In addition, you must be a financial member of the Australia Bridge Federation (ABF) or the spouse, partner, dependent or friend of an ABF member.

Australians already overseas?

Our insurance is appropriate if you are an Australian resident and are overseas intending to return to Australia on the date your policy ends.

Area Of Travel

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your Certificate of Insurance. You must select the area that covers your entire trip.

- Worldwide including USA and Canada
- Worldwide excluding USA and Canada
- Pacific including New Zealand, Fiji and Bali including stopovers in other areas not exceeding 48 hours (single trip policies only).

Updating This PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to purchase this insurance. Once an application has been accepted and a certificate of insurance issued, the policy wording in the Product Disclosure Statement in force at the time of the application is the basis of the cover.

Date That This PDS Was Prepared

This PDS was prepared on 3rd April 2018 and remains valid until a further PDS is issued to replace it.

Cooling Off Period/Premium Refund

If, having purchased the policy, you want to cancel it, you can do so within 14 business days of receiving the Certificate of Insurance and obtain a full refund, provided you have not made a claim and your trip has not commenced. ABF Travel Insurance will arrange for a refund of the amount payable within 15 business days of you cancelling your policy. We can only accept a request for cancellation via our website. Please visit our contact us page at www.tbib.com.au/abf/

Cancellation By Us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure;
- made a misrepresentation to us before the policy was entered in to;
- failed to comply with a provision of a policy, including failure to pay the amount payable;
- made a fraudulent claim under the policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel your policy, we will do so by giving you written notice. We will deduct from the amount payable, an amount to cover the shortened period for which you have been insured by us and refund the balance to you.

Confirming Cover

A Certificate of Insurance which is your proof of insurance, will be issued and sent to your nominated email address once you have completed your online application and you have paid the appropriate amount.

Your Duty Of Disclosure - What You Must Tell Us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires you to tell us certain things. Before you purchase a policy with us or ask to amend an existing policy, we will ask you a series of questions. You must tell us everything you know or which a reasonable person in the circumstances would be expected to know in answering the questions in the online application. You have this duty until we agree to insure you.

The answers you provide will help us to decide:

- whether we will insure you or amend your policy as you have requested;
- the amount we will charge you; and
- whether any special conditions will apply to your policy.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If you provide information about another insured person, you do this on their behalf. If you (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your policy. If fraud is involved, we may treat your insurance as void from the beginning.

Group Bookings

The person purchasing an insurance policy on behalf of a group must ensure that every person to be insured has been advised to read this PDS/ Policy Wording and their attention drawn to the exclusions and conditions contained herein. The person purchasing the policy is required to answer all questions on behalf of all persons to be insured to the best of their knowledge and belief and should undertake all reasonable steps to obtain the required information in respect of each and every person to be insured.

General Insurance Code Of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (Code), which is a self regulatory code for use by all insurers. The Insurer is a member of the Insurance Council of Australia, and a signatory to the Code. The Insurer, Tony Bemrose Insurance Brokers and Online Insurance Brokers support the Code, the objective of which is to raise the levels of practice and service in the general insurance industry.

Financial Claims Scheme

This Policy may be a protected policy under the Financial Claims Scheme ('FCS') which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of us becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information about the FCS may be obtained from <http://www.fcs.gov.au>

Dispute Resolution Process

We pride ourselves on delivering high levels of customer service. In the event that you have a concern regarding us, or any issue in respect of your insurance, you should take the following steps:

- Contact us and tell us about your complaint. Dependent on the nature of the complaint, we may be able to reach a satisfactory resolution

through a telephone conversation or we may request you put it in writing to help us in resolving it.

- After contacting us, if you remain dissatisfied, you should contact the Insurer at complaints.australia@bhspecialty.com or by writing to Berkshire Hathaway Specialty Insurance Company, GPO Box 650 Sydney NSW 2001, who will respond within 15 days.

If you remain dissatisfied, you can contact the Financial Ombudsman Service (FOS) which is an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. This service is free of charge to customers. The FOS can be contacted on 1800 367 287.

How To Make A Claim

Please refer to the details on page 10.

How We Protect Your Privacy

Privacy legislation regulates how Berkshire Hathaway Specialty Insurance Company collects, uses and discloses the personal information you provide. The Insurer will collect information from or about you for the purposes of underwriting this insurance, and administering claims and complaints. The Insurer will only use and disclose your personal information for a purpose you would reasonably expect. Without your personal information, we may not be able to provide you with our services or products, issue insurance cover, administer your insurance or process your claim. We may disclose your personal information to other companies in the Berkshire Hathaway group and other third party service providers for the purposes outlined above or where disclosure is permitted by law. These entities may be located in Australia or overseas, including in India, Singapore, Malaysia, Hong Kong, New Zealand, Germany, the United Kingdom and the United States of America or countries where overseas medical or assistance services are provided. You can access and correct details of the personal information we hold about you, or make a complaint about a breach of your privacy, by contacting our Privacy Officer at australasia.privacy.compliance@bhspecialty.com. Please refer to Our Privacy Policy available at <https://bhspecialty.com/privacy-policy/privacy-policy-australia/>

Please refer to the details on page 10 for the Online Insurance Brokers Pty Ltd Privacy Notice.

Taxation Implications - Goods And Service Tax (GST)

International travel insurance is GST exempt. However, if you are registered for GST, you should tell us the percentage of GST you are able to claim back on normal business purchases. If you suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after you return to Australia, we will only reimburse you the amount of your loss in accordance with this policy, less any entitlement you have to an Input Tax Credit on the amount.

Amendment Of Personal Or Travel Details

We can only accept a request to change your personal or travel details via our website. Please visit our contact us page at www.tbib.com.au/abf/. We will either amend the policy if there is no additional premium to be paid or will contact you directly to discuss further.

Some Of The Things Our Travel Insurance Covers

Cancellation or Curtailment Expenses
 Overseas Medical And Dental Expenses
 Medical Evacuation Or Repatriation
 Personal Liability
 Delayed Or Lost Baggage
 Personal Money
 Travel Delay
 Personal Accident
 Hospital Cash Allowance
 Loss Of Income
 Rental Vehicle Insurance Excess

Terms, conditions and limits apply so please read the Policy Wording for full details.

Some Things Are Not Covered By This Travel Insurance

In certain circumstances, exclusions may apply and your travel insurance will not cover you. You should read the PDS and Policy Wording carefully to ensure you understand the exclusions and conditions which apply to your policy.

For example, there is no cover for any loss you may suffer as a result of any Pre-existing Medical condition as detailed below:

A **Pre-existing Medical Condition** means a medical or dental condition of which you were aware of:

1. Prior to the time of the policy being issued:
 - a. you have not yet sought a medical opinion regarding the cause; or
 - b. are currently under investigation to define a diagnosis; or
 - c. are awaiting specialist opinion. OR
2. Prior to the time of the policy being issued that involves:
 - a. surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital
 - b. your heart, brain, circulatory system/blood vessels; or
 - c. your lung or chronic airways disease; or
 - d. cancer; or
 - e. back pain requiring prescribed pain relief medication; or
 - f. Diabetes Mellitus (Type 1 or Type 2); OR
3. In the 24 months prior to the time of the policy being issued:
 - a. for which you have been in hospital or emergency department or day surgery; or
 - b. for which you have been prescribed a new medication or had a change to your medication regime; or
 - c. requiring prescription pain relief medication; OR
4. Prior to the time of the policy being issued that is:
 - a. pregnancy; or
 - b. connected with your current pregnancy or participation in an IVF program.

The above definition applies to you, your travelling companion, a relative, or any other person.

As part of the application process and subject to completion of the online medical screening process, additional pre-existing conditions that you may have can also be covered. Coverage of these conditions is subject to acceptance and depending on the conditions/s declared the payment of an additional premium charge. You may elect to not cover these additional pre-existing conditions. However you will not be covered for claims arising out of such conditions.

Notwithstanding the above, there are certain pre-existing medical conditions that we are able to cover if it is described below, and provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months prior to the time of the Policy being issued:

Acne
 Asthma, provided: you are under 60 years of age, and you have no other diagnosed lung disease
 Bunions
 Carpal Tunnel Syndrome
 Cataracts
 Cleft Palate
 Cochlear Implant
 Coeliac Disease
 Congenital Adrenal Hyperplasia
 Congenital Blindness
 Congenital Deafness
 Conjunctivitis
 Dengue Fever
 Diabetes (Type 1 or Type 2) or Glucose Intolerance, provided:
 • you were diagnosed over 6 months ago; and
 • you had no complications in last 12 months: and
 • you had no kidney, eye or neuropathy complications or cardiovascular disease, and
 • you are under 50 years of age
 Dry Eye Syndrome
 Dupuytren's Contracture
 Ear Grommets, provided: no current infection
 Eczema
 Gastric Reflux (GORD)
 Glucose Intolerance (refer Diabetes above)
 Glaucoma
 Gout
 Hay fever
 Hiatus Hernia, if no surgery planned
 Hormone Replacement Therapy
 High Cholesterol (refer Hypercholesterolaemia below)
 High Blood Lipids (refer Hyperlipidaemia below)
 High Blood Pressure (refer Hypertension below)
 Hypercholesterolaemia (High Cholesterol), provided: no Cardiovascular Disease and/or no Diabetes
 Hyperlipidaemia (High Blood Lipids), provided: no Cardiovascular Disease and/or no Diabetes
 Hypertension (High Blood Pressure), provided: no Cardiovascular Disease and/or no Diabetes
 Hypothyroidism, including Hashimoto's Disease
 Lipoma
 Macular Degeneration
 Meniere's Disease
 Pregnancy - Single uncomplicated pregnancy, up to and including 23 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation (IVF).
 Cover is only provided for serious complications of pregnancy that could not reasonably have been predicted to occur by a healthcare practitioner in possession of the insured person's current and prior medical history. A serious complication is one likely to pose a threat to the life of the mother or unborn child, or likely to lead to a permanent disablement of the unborn child if left untreated.
 In no event is there any cover for:
 • Childbirth at any gestation
 • Regular antenatal care
 • Care of the new born child
 Rhinitis
 Rosacea
 Sinusitis
 Tinnitus

Please read "Part 2 – Policy Wording" of this document carefully as it tells you what you are and are not covered for.

Sports/Leisure Activities

We provide cover for your amateur participation in a wide range of sports and leisure. The activities which are automatically included are shown below:

Aqua zorbing
 Archery
 Beach Volleyball
 Bicycling (but not bicycle motorcross (BMX) or downhill mountain biking)
 Bowls
 Bridge (including professional competitions)
 Bungee jumping
 Camel, donkey or elephant riding (under supervision)
 Dancing
 Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (you must hold an open water diving licence recognised in Australia or dive under licensed instruction)
 Dog sledding
 Fishing (except fishing from a charter boat), only on land or within 2 nautical miles of a land mass
 Go-karting
 Golf
 Gym activities (but not powerlifting)
 Gymnastics (but not competitions)
 Horse riding (but not competitions, equestrian events, steeple chasing, jumping, or polo)
 Ice skating on a rink (but not including competitive skating, racing, speed skating, and tour skating)
 Indoor rock climbing (under supervision)
 Leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits)
 Motorcycle, scooter or moped riding (restrictions apply - refer to General Exclusion 25 and 26)
 Orienteering
 Paintball (with eye protection)
 Quad biking (if provided by licensed operator)
 Racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles)
 Racquet and ball sports not involving physical contact
 Regulated or licensed ballooning
 Safari (under supervision, but not hunting)
 Sailing or fishing from a charter boat within territorial waters
 Shark cage diving (subject to diving restrictions listed above)
 Shooting (fixed target only)
 Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics)
 Skiing and snowboarding only on groomed slopes in recognised ski resorts (Annual multi trip policies only)
 Snorkelling
 Soccer
 Surface water activities (other than sailing or fishing from a charter boat) up to 2 nautical miles off any land mass
 Surface water activities in rivers or rapids graded 1, 2 or 3, or lakes or canals
 Surfing
 Table Tennis
 Tennis
 Track and field athletics (but not as a professional competitor)
 Via Ferrata (using established routes and fixed apparatus)

Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail).

Your participation in any activity not shown above is specifically excluded

Cover is subject to the terms, conditions limits and exclusions that apply to the section under which your claim is made and the General Exclusions.

Travel Advice

The Australian Government website www.smarttraveller.gov.au provides detailed travel advice about all worldwide destinations. It is important that you refer to this as the policy may exclude cover if you travel to a destination where the Government is advising "Do not travel".

Automatic Extension Of Cover

If you have not completed your travel before the expiry date of the insurance for reasons which are beyond your control, this insurance will remain in force until completion not exceeding a further 21 days without additional premium. In the event of you being hijacked or held to ransom, cover shall continue whilst you are subject to the control of the person(s) or their associates making the hijack or ransom demand, and during travel direct to your domicile and/or original destination for a period not exceeding twelve months from the date of the hijack or ransom.

Automatic Reinstatement Of Sums Insured

The amount you are covered for under sections 5 and 6 only as shown in the Schedule of Cover shall be reinstated following the first valid claim under such section. Thereafter the amount payable shall be reduced by the amount of any subsequent valid claims. In respect of an Annual Multi-Trip policy the sums insured under each section of the policy as shown in the Schedule of Cover are automatically reinstated on completion of each trip and in respect of sections 5 and 6, also once on each trip.

Period Of Insurance

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your normal country of residence at the start of your trip, and finishes immediately when you return to your home or place of business in your normal country of residence for any reason, or on the nominated expiry date shown on your travel insurance certificate, whichever is the sooner. For Cancellation only (Section 1), cover starts from the date shown on your certificate of insurance or the date you book your trip, whichever is the later. Personal Money (Section 6) will be covered from the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.

Except as stated elsewhere, cover for each separate trip under this insurance starts when you leave your home or place of business in Australia at the start of your trip, and finishes immediately when you return to your home or place of business in Australia for any reason.

If you have paid the appropriate Annual Multi Trip travel insurance premium the overall period of insurance is noted on your policy certificate. This insurance then covers an unlimited number of business/leisure trips starting within that period. Unless otherwise noted on your schedule, cover for any single trip ceases on your return to Australia, the policy expiry date or at 90 days (45 days if aged 81 years or over) whichever is the lesser.

For annual multi trip policies, trips wholly within Australia are covered if the trip is a minimum distance of 100 kms from your place of residence.

Currency Conversion

Settlement of claims for expenditure incurred overseas will be made at the rate of conversion applicable at the time of the loss or expense.

Limits Of Cover

Our total liability is limited to the amounts shown in the Schedule of Cover on page 4.

PART 2 - POLICY WORDING

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the Schedule of Cover. The limits apply per person. Excess is defined in definitions below.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident means a single sudden and unexpected event, which occurs at an identifiable time and place and which causes unexpected Bodily Injury at the time it occurs.

Bodily Injury means a specific physical injury caused by an **Accident**. An injury is a **Bodily Injury** only if it is the direct consequence of an **Accident** and is not the accumulation of a series of accidents or traumas and if it is not directly or indirectly caused by, contributed to by and/or aggravated by any physical impairment, defect, degenerative process or infirmity existing prior to the inception of this Policy.

Baggage and personal effects means your suitcases, trunks and similar containers including their contents and articles worn or carried by you. It does not mean any bicycle, business samples or items that you intend to trade, valuables, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on your Certificate of Insurance.

Breakdown (for the purpose of Section 9) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Curtailment means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Electronic equipment means any personal computers (including laptops, notebooks and tablets), mobile phones, cameras, personal music players or recording devices, and other items of a similar nature as deemed by Us to be electronic.

Excess means the deduction we will make from

Schedule Of Cover – Benefits are per person.

SECTION	BENEFIT	LIMIT	EXCESS
1	Cancellation fees and loss deposits and curtailment		\$200
	<i>Annual Multi-trip: under 81 years</i>	\$20,000*	
	<i>Annual Multi-trip: 81 to 90 years</i>	\$10,000*	
	<i>Single Trip: under 91 years</i>	\$20,000*	
2	Overseas emergency medical assistance	\$Unlimited	\$200
	Overseas emergency medical expenses		
	<i>Emergency dental expenses</i>	\$500	
	<i>Additional expenses</i>	\$100,000	
3	Hospital cash allowance	\$6 000	Nil
4	Permanent disability benefit	\$50,000	Nil
	Accidental death benefit	\$50,000	
5	Baggage and personal effects	\$20,000	\$200
	<i>Baggage delay expenses</i>	\$1,500	Nil
6	Travel documents, transaction cards and traveller's cheques	\$3,000	\$200
	<i>Cash</i>	\$500	
7	Travel delay expenses	\$3,000	\$200
8	Alternative transport expenses	\$7,000	\$200
9	Rental vehicle insurance excess	\$5,000	\$200
10	Personal liability	\$5,000,000	\$200
11	Loss of income	\$26,000	\$200

the amount otherwise payable under your policy for each claimable incident or event.

Illness means a sickness, disease or malady. Sickness or Disease shall not include osteoarthritis, arthritis or any other degenerative process of the joints, bones, tendons or ligaments unless first diagnosed or manifesting itself during the policy period.

Left Behind means not taken by the insured person when vacating or leaving any hotel accommodation, restaurant, cafe, bar or any other public place.

Manifest, or Manifestation means the date when a Sickness or Disease is reasonably capable of diagnosis by a health care practitioner.

Motor Vehicle Accident (for the purpose of Section 9) means a single sudden and unexpected event involving collision with another vehicle, another road user or stationary object which occurs at an identifiable time and place and causes damage to the hire vehicle.

Normal Country of Residence means the country where you are permanently residing at the date of issue of the Certificate of Insurance, or where you are temporarily residing for a period of more than three months and to where you will be repatriated if medically necessary except for medical repatriation under a one way travel policy.

A **Pre-existing Medical Condition** means a medical or dental condition of which you were aware of:

1. Prior to the time of the policy being issued:
 - a. you have not yet sought a medical opinion regarding the cause; or

- b. are currently under investigation to define a diagnosis; or
- c. are awaiting specialist opinion. OR

2. Prior to the time of the policy being issued that involves:
 - a. surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital
 - b. your heart, brain, circulatory system/blood vessels; or
 - c. your lung or chronic airways disease; or
 - d. cancer; or
 - e. back pain requiring prescribed pain relief medication; or
 - f. Diabetes Mellitus (Type 1 or Type 2); OR
3. In the 24 months prior to the time of the policy being issued:
 - a. for which you have been in hospital or emergency department or day surgery; or
 - b. for which you have been prescribed a new medication or had a change to your medication regime; or
 - c. requiring prescription pain relief medication; OR
4. Prior to the time of the policy being issued that is:
 - a. pregnancy; or
 - b. connected with your current pregnancy or participation in an IVF program.

The above definition applies to you, your travelling companion, a relative, or any other person.

Notwithstanding the above, there are certain Pre-existing Medical Conditions that we are able to cover automatically and which are shown on page 2 and 3 of this PDS/Policy Wording.

Public Place means any place to which the public has access, except:

- a. a place where only you, your travelling companion or your accommodation providers have access, or
- b. the locked storage area of your accommodation or transport provider after you have given them your **Personal Effects** for safe keeping.

Public Transport means any aircraft, ship, train, coach on similar mode of transport on which you are booked to travel.

Reasonable means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your trip or, as determined by us.

Relative means any of the following who is under 85 years and is resident in Australia or New Zealand: husband or wife (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Transaction card means a debit card, credit card or travel money card.

Travel carrier means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi.

Trip means travel involving a distance greater than 100 kilometres from your normal place of residence or is by air travel or includes overnight paid accommodation, that takes place during the period of cover and begins when you leave home or your place of business to commence your travel and ends when you arrive back home, at your place of business or at a hospital or nursing home in Australia (if you are evacuated or repatriated), whichever is earlier.

Unsupervised means leaving your luggage and personal effects:

- with a person who is not named on your Certificate of Insurance or who is not a travelling companion or who is not a relative;
- with a person who is named on your Certificate of Insurance or who is a travelling companion or who is a relative but who fails to keep your baggage and personal effects under close supervision; or
- where they can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your baggage and personal effects, leaving them behind or walking away from them.

Valuables means jewellery, watches, precious metals or semi-precious stones/ precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes and photographic equipment.

We, Us and Our means the Insurer.

You and Your means each person shown in the Certificate of Insurance. Each person is separately insured.

1 Cancellation Fees, Lost Deposits And Curtailment

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a. the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b. medical complications related to a pregnancy, as certified by your Doctor, where the expected birth is more than 18 weeks after you are booked to return home.
- c. pregnancy that is confirmed during the period of insurance, where the expected birth is less than 18 weeks after you are booked to return home.
- d. your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- e. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- f. your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- g. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- h. a Government regulation following an epidemic or natural disaster that stops you from travelling.
- i. a Level 4 warning ("do not travel") issued by the Australian government on the www.smarttraveller.gov.au website advising against travel to or through a country which forms a major part of your itinerary or prevention of access by the Government of the country in question. Such advice against travel must be issued after you booked your trip or purchased your policy from us, whichever is the latter and still be in place 14 days prior to your scheduled travel to the country in question for this section to respond.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the abovenoted reasons, you are covered in respect of either (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an Insured Person to return to their normal country of residence in the event you necessarily curtail your trip due to any of the abovenoted reasons.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any expenses that would normally have been incurred during your trip.
- c. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- d. any claim arising out of pregnancy where you are travelling against your doctor's advice and/ or if expecting to give birth within 17 weeks of completing your trip and/or pregnancy up to 23 weeks gestation at the date the policy ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- e. any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- f. any cost incurred in respect of visas required in connection with the trip. The provision, loss or subsequent replacement of visas or passports, other than as specifically included under Section 6 hereunder.
- g. pre-travel inoculations.
- h. delays or rescheduling by a bus line, airline, shipping line or rail authority.
- i. your disinclination to travel or your loss of enjoyment.

Conditions

1. Frequent flyer or similar flight reward programmes – claims for points lost due to the cancellation of your airline ticket will be reimbursed based on the nominated cash value for those points given by the reward programme operator.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

2. It is a requirement of this Insurance that if you
 - a. become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
 - b. wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the General Exclusions and Conditions of this policy.

2 Overseas Medical Expenses And Assistance

You are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of the Insurer, who reserves the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your normal country of residence, by whatever means deemed medically necessary. The cost of emergency

dental treatment to natural teeth is covered up to the amount shown in the Schedule of Cover provided that it is only for the immediate relief of pain.

- b.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned and where your return home is certified by a doctor to be strictly necessary on medical grounds.
- c.** additional travel and accommodation expenses (comparable with your pre-booked travel and accommodation) in circumstances where it is not medically necessary for you to return home but where you are certified medically unfit to travel and/or continue your trip as originally planned. Such costs must be additional and where your illness/injury causes you to lose the benefit of prepaid accommodation elsewhere.
- d.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:
 - i.** a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - ii.** a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds.
- e.** returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.

The maximum payable under parts d and e is \$100,000.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** any claim arising out of pregnancy where you are travelling against your doctor's advice and/or if expecting to give birth within 17 weeks of completing your trip and/or pregnancy up to 23 weeks gestation at the date the policy ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- d.** any treatment or surgery
 - i.** which is not immediately necessary and can wait until you return home.
 - ii.** which in the opinion of our nominated emergency service is considered to be cosmetic, experimental, preventive or elective.
 - iii.** carried out in your normal country of residence or more than 12 months from the date of the accident or commencement of illness.
 - iv.** which is not obtained within the terms of any reciprocal health agreements, wherever such agreements exist.
- e.** exploratory tests unless they are normally conducted as a direct result of the condition which required referral to medical facilities.
- f.** claims related to manual and/or hazardous labour unless declared to and accepted by us.
- g.** the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

- h.** the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure.
- i.** the cost of installing, replacing or repairing false teeth, crowns and bridges or dental work involving the use of precious metals.
- j.** additional accommodation expenses where you claim under Section 1 for forfeited accommodation in the corresponding period due to the injury/illness giving rise to your claim.

Conditions

- 1.** If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact our nominated emergency service immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical expenses. If you receive medical treatment overseas and costs are likely to exceed A\$1,000, or the equivalent in local currency, you must notify our nominated emergency service.
- 2.** If you have to return to your normal country of residence under section 1 (Cancellation and Curtailment), or section 2 (Emergency Overseas Medical Expenses) our nominated emergency service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.
- 3.** Wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements.
- 4.** We reserve the right to repatriate you to your normal country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Please also refer to the *General Exclusions and Conditions of this policy*.

3 Hospital Cash Allowance

You are covered if you are receiving in-patient hospital treatment in a country outside of your normal country of residence for more than 48 hours for a benefit payment of \$50 for the subsequent 24 hour period and a further \$50 for each subsequent and complete 24 hour period up to the maximum shown in the Schedule of Cover. This benefit is only available where your claim has been accepted under section 2 (Medical and other expenses) of this policy.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** any claim which is excluded under the Exclusions applicable to section 2 or where you have not complied with relevant policy conditions.

Please also refer to the *General Exclusions and Conditions of this policy*.

4 Permanent Disability Benefit And Personal Death Benefit

You are covered in addition to any medical expenses claim paid under Section 2 for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within

12 months of the Accident.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** claims resulting from motorcycling and quad biking.
- c.** claims arising out of manual and/or hazardous labour.
- d.** claims arising out of disease, illness, self injury or natural causes.
- e.** claims arising out of surgery unless as a direct result of the Accident.
- f.** a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Aggregate Liability

- a.** Except as stated below, Our total liability for all claims arising under the Policy during any one (1) Period of Insurance shall not exceed \$7,500,000
- b.** In the event that claims are made under the Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Covered Person in such manner as We may determine. The capital benefits would be reduced proportionately to ensure an entitlement is paid to each person up to a maximum of \$7.5m.

Please also refer to the *General Exclusions and Conditions of this policy*.

5 Baggage and Personal Effects

You are covered if, during your trip, your baggage and personal effects or valuables are stolen, accidentally damaged or are permanently lost (except when left in a motor vehicle) for the lesser of:

- the repair cost, or
- the replacement cost, or
- the amount it would cost us to repair or replace the item(s) allowing for any trade discounts we are entitled to; or
- the original purchase price.

We have the option to repair or replace the baggage and personal effects or valuables instead of paying you.

The maximum amount we will pay for any item is fifty per cent (50%) of the amount shown in the Schedule of Cover except for valuables which is limited to \$5,000 in total and electronic equipment which is limited to \$5,000 in total.

Baggage and personal effects 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.

The most we will pay if your baggage and personal effects (excluding valuables) are stolen from the concealed storage compartment of a locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items.

No cover is provided for electronic equipment or valuables left unattended in a motor vehicle at any time.

The maximum amount we will pay for all claims combined under this section is shown in the Schedule of Cover.

We will also reimburse you if any items of your baggage and personal effects are delayed, misdirected or misplaced by the travel carrier for more than 12 hours, and in our opinion it was necessary for you to purchase essential items of clothing or other personal items.

We will pay up to \$500 at the end of the initial 12 hour period. In addition we will pay up to \$500, subject to the benefit limit shown in the Schedule of Cover, for each full 24 hour period that the delay continues beyond the initial 12 hour delay.

You must provide written proof from the travel carrier who was responsible for your baggage and personal effects that they were delayed, misdirected or misplaced. We will deduct any amount we pay you under this section for any subsequent claim for lost baggage and personal effects.

6 Travel Documents, Personal Money, Transaction Cards And Traveller's Cheques

Cover under this section is provided subject to the following:

If your essential travel documents, transaction cards or travellers cheques are lost or stolen you must report the loss or theft as soon as possible and no later than within 24 hours to the police and, in the case of transaction cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the transaction cards or travellers cheques were issued. You must prove that you made such a report by providing us with a written statement from whosoever you reported it to:

You are covered

- a.** if any essential travel documents (including passports), transaction cards or travellers cheques are lost by you, stolen from you or destroyed during your journey, then we will pay the issuer's fees for the replacement costs (including communication, additional travel costs) of the items lost, stolen or destroyed. In addition we will pay the cost of reasonable and receipted travelling and additional accommodation expenses to obtain these documents.
- b.** if during your journey, your transaction cards or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the transaction cards or travellers cheques.

In addition, we will pay for cash, bank notes, currency notes, postal orders or money orders stolen from your person during your journey, or lost following forcible entry to a hotel safe during your journey, subject to the benefit limit shown in the Schedule of Cover.

Special exclusions applicable to Sections 5 and 6

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** if electronic equipment, valuables or their accessories are checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip).
- d.** if the electronic equipment, valuables or baggage and personal effects were being sent unaccompanied or under a freight contract.
- e.** if the loss or damage arises from any process of cleaning, repair or alteration, or from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- f.** if the electronic equipment, valuables or baggage and personal effects were left unsupervised in a public place.
- g.** if you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover.
- h.** if the loss or damage is to, or of, sporting equipment (including surfboards) while it is in use.
- i.** if the loss, theft or damage is to, or of, electronic data, software or any other intangible asset.
- j.** if the electronic equipment, valuables or baggage and personal effects are fragile, brittle or an electronic component is broken or scratched - unless either: it is the lens of spectacles, binoculars or photographic or video equipment; or the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

Please also refer to the General Exclusions and Conditions of this policy.

7 Travel Delay

You are covered for the cost of your reasonable additional meals and accommodation expenses if the arrival of the public transport on which you are booked to travel is delayed by at least 6 hours. We will pay up to \$200 at the end of the initial 6 hour period. In addition we will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay up to the amount shown in the Schedule of Cover.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** for the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** for a claim caused by an event, occurrence or strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the latter.
- d.** if you fail to check-in on time.
- e.** if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.

- f.** any claim under this section if you have also claimed under section 8 from the same cause.

Conditions

- a.** You must provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.

Please also refer to the General Exclusions and Conditions of this policy.

8 Alternative Transport Expenses

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a.** the failure of public transport, or
- b.** a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** a claim caused by an event, occurrence or strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the latter.
- d.** any claim under this section if you have also claimed under Section 7 from the same cause.
- e.** any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a.** plan to arrive at your departure point in advance of the carrier's earliest scheduled check-in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b.** obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the General Exclusions and Conditions of this policy.

9 Rental Vehicle Insurance Excess

You are covered up to the amount shown in the Schedule of Cover for reimbursement of vehicle rental insurance excess or the cost of repairing the rental vehicle, whichever is the lower amount, if you rent a vehicle from a rental company and it is damaged or stolen. You must provide a copy of the repair account and/or quotation.

This cover does not take the place of rental vehicle insurance and only provides cover in respect of damage to the hire vehicle for which you are legally liable up to the applicable section limit.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** any claim arising directly or indirectly from you operating a rental car in violation of the rental

agreement or whilst affected by alcohol or any other drug with the exception of medically prescribed drugs used in accordance with dosage and directions provided to you by your medical practitioner.

- d. any claim arising directly or indirectly from wear, tear, gradual deterioration, insects and vermin, willful damage by you or latent defect/damage.
- e. any claim resulting from your use of the vehicle without an appropriate licence.
- f. any claims arising directly or indirectly from you hiring a motorcycle or scooter.
- g. any claims arising solely from damage to windows, windscreen or tyres.

Please also refer to the *General Exclusions and Conditions of this policy*.

Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

Conditions

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

Please also refer to the *General Exclusions and Conditions of this policy*.

Loss Of Income

You are covered up to the amount shown in the Schedule of Cover for 85% of your net income up to a maximum of \$500 per week for a maximum of 52 continuous weeks. This is calculated from the date that you return to Australia. This benefit is payable if whilst on a trip, you suffer a bodily injury which also requires medical intervention during that trip, resulting in a claim under Section 2 and you become totally unable to attend to your usual full-time occupation or business when you return to Australia.

You are not covered

- a. for the first 30 days of your disablement from the time you return to your normal country of residence.
- b. if you are not in gainful and legal employment, or have a pre-agreed, signed and dated contract to start employment on your return.
- c. if you have any other contractual salary protection or insurances which would provide any form of loss of income protection.
- d. if you are unable to provide medical certificates confirming your total inability to work for the whole of the period being claimed for.

Please also refer to the *General Exclusions and Conditions of this policy*.

General Exclusions

We are not liable for any claim arising out of or related to:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. loss, damage or expense incurred as a result of travelling to an area that the Australian government has advised "do not travel" on www.smarttraveller.gov.au provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. any loss, damage, expense, indemnity or benefit under any section other than sections 2, 9, & 10 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. you sitting on any balcony railing; jumping from or climbing on or over any balcony, railing, ledge or wall, over one storey above the ground, unless it is to escape life threatening harm.
9. your mental illness as defined by DSMIV including but not limited to dementia, depression, anxiety, stress or other nervous condition; behavioural diagnoses such as autism; eating disorders; a drug or alcohol addiction.
10. sexually transmitted diseases.
11. you being affected by alcohol or any other drug with the exception of medically prescribed drugs used in accordance with dosage and directions provided to you by your medical practitioner.
12. your participation in any activity not shown in the list of sport/leisure activities on page 3 without the prior agreement of the Insurer, or, as a professional sportsman (i.e. where you the insured receives any form of remuneration for your participation in sport by way of wages, endorsements, sponsorship or prize monies). Competing as a representative at state or national level competition may only be included after declaration to and acceptance by the Insurer. You are deemed to be competing as a representative at state or national level competition if you are participating as an athlete in a competition as a member of an official State or Australian team, endorsed by the relevant Australian Sports Commission (ASC) recognised national sporting organisation (NSO), or a School Sport Australia member body. You are also not covered for your participation in any sports shown in the list of sport/leisure activities on page 3 if you have not taken out a policy with us for the full duration of your trip.
13. snow sports, other than curling, tobogganing and recreational ice-skating, unless, for single trip policies, you have entered the dates when you plan to participate in snow sports and these dates are shown on your Certificate of Insurance. Annual multi trip policies automatically include cover for snow sports on groomed slopes in recognised ski resorts. At no time, however, is cover granted for ski, snowboard, snow blade or skibob racing in competitive major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
14. scuba diving if you are
 - i. not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 10 metres
 - iii. diving alone
 - iv. diving on or in wrecks or cave or ice diving.
15. racing of any kind (other than on foot), unless the activity is specifically included in the "Sports/Leisure activities" section shown on page 3.
16. competitive and non-competitive mountain biking over jumps or downhill.
17. you taking part in civil commotions or riots of any kind.

18. any consequential loss of any kind, except as may be specifically provided for in this insurance.
19. where you are knowingly breaking or failing to comply with any law whatsoever.
20. any financial incapacity or undertaking, whether directly or indirectly related to the claim.
21. the bankruptcy, negligence, default or insolvency of a tour operator, travel agent or accommodation supplier.
22. a tour operator failing to supply advertised facilities.
23. you breaking or failing to comply with any Government regulation or Act.
24. Pre Existing Medical Conditions of you, your travelling companion/s, any close relative or any other person on whose state of health your trip depends, or where you or your travelling companions are travelling against medical advice.
25. being in control of a Motorcycle without a current Australian motorcycle licence, or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
26. being in control of a Moped or Scooter without a current Australian motorcycle or drivers licence, or you are a passenger travelling on a Moped or Scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.
27. an event that occurs in a country/geographical area for which you have not purchased insurance via Us.
28. circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
29. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
30. errors or omissions in your booking arrangements, your failure to obtain appropriate passports and/ or visas and/or prevention of access by the government of a country into which you wish to enter.
31. if your claim arises directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your trip. For the purposes of this exclusion, manual work includes: the use of plant, machinery, power tools; or work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, or any work at a height greater than two metres or working at sea or as aircrew.
32. the cost of medication in use at the time the trip began or the cost for maintaining a course of treatment you were on prior to the start of the trip.
33. or involving a benefit, loss, cost or expense to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurer, its parent company or its ultimate controlling entity from providing the insurance including, but not limited to, any sanctions administered and enforced by the United States Treasury Department's Office of Foreign Assets Control ("OFAC") or any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union,

United Kingdom or United States of America.

General Conditions

1. There is no cover under this policy where;
 - a. You are travelling overseas for medical treatment,
 - b. you have been diagnosed with a terminal condition (a condition where you have been advised has a life expectancy of less than 24 months from date of diagnosis) during the policy period (except for cancellation costs which may be incurred upon diagnosis),
 - c. You are travelling against doctor's advice.
2. There is no cover for cancellation costs, lost deposits and curtailment costs under this policy where you were aware or should have reasonably been aware that your travelling companion is;
 - a. travelling overseas for medical treatment,
 - b. has been diagnosed with a terminal condition (except for cancellation costs which may be incurred upon diagnosis),
 - c. is travelling against doctors' advice.
3. You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
4. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
8. You must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance. However, in the event that emergency medical costs are incurred and prior to formal claim acceptance and approval, the insurer undertakes to meet such costs in full should the claim ultimately be accepted or to a maximum indemnified amount of \$20,000 should the claim be denied post loss circumstance and as assessed in accordance with the policy terms, conditions and endorsements. This policy limit and coverage extension will not apply to medical costs incurred as the direct result of a diagnosed terminal illness, you are travelling against doctors' advice or you are travelling overseas to seek medical treatment.
9. You must take all reasonable steps to avoid or minimize any loss that might result in you making a claim under this insurance.

10. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. Except for claims under sections 3, 4, and 7, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
12. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
13. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.
14. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
15. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
16. If the insured trip is curtailed for any reason covered under this policy and the Insured does not hold a ticket for onward travel to their nominated final destination in the case of one-way travel or a ticket for return travel to their normal country of residence in the case of a return trip, insurers reserve the right to deduct the cost of a one way ticket per traveller to their ultimate destination. Travel to be comparable to the Insured's pre-booked travel arrangements.

What To Do In A Medical Emergency

The Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies Only. Please note that this is not for casual enquires.

You must notify Customer Assist immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place.

The Emergency Service is able to liaise with doctors and hospitals, worldwide to guarantee medical expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives.

This Insurance does not cover treatment or surgery which in the opinion of the Insurers and/or their representatives is not essential or can reasonably be delayed until you return to your normal country of residence.

Failure to notify Customer Assist in accordance with the terms stated above may result in the amount payable under your claim being reduced.

Please have the following information available when calling the Emergency Service:

- your travel insurance certificate number
- dates of outward and inward travel
- details of the problem including the name and address of patient and nature of illness/accident
- name and telephone number of hospital and attending doctor
- details of usual doctor/general practitioner.

For emergency assistance contact:

Tel: +61 (0) 2 8907 5953

Fax: +61 (0) 2 9954 6250

Email: assist@medicalassistance.com.au

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised during normal office hours 09:00 to 17:00 Mon-Fri Australian Eastern Standard Time, and a claim form obtained from, Gallagher Bassett (the appointed claims handlers), whose details are shown below. When requesting a claim form, provide your name, address, telephone number, policy certificate number and a brief description as to the nature of the claim.

If medical attention has been received you should pay and obtain receipted accounts together with a certificate showing the nature of the injury or illness.

In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of travel carriers (airline, bus company etc.) must be notified as soon as practicable in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

Claims enquiries only

Gallagher Bassett Services
 ABF Travel Insurance Claims Dept.,
 GPO Box 14, Brisbane,
 Queensland 4001, Australia
 Tel: +61 7 3005 1613
 Email: brisclaims@gbtpa.com.au

Claim forms are also available via
www.tbib.com.au/abf/

Tony Bemrose Insurance Brokers Contact Details

Tony Bemrose Insurance Brokers
 PO Box 300, Fortitude Valley,
 Queensland, 4006, Australia
 Tel: +61 7 3252 5254
 Email: abf@tbib.com.au

Service Of Suit Clause

The Insurer hereon agrees that in the event of a dispute arising under this Insurance, the Insurer at the request of the Insured Person will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.

PART 3 - FINANCIAL SERVICES GUIDE (FSG)

This FSG provides important information about the financial services offered by Online Insurance Brokers Pty Ltd as the issuers of this travel insurance. It contains information about remuneration that may be paid to Online Insurance Brokers Pty Ltd, and their employees in relation to the financial services offered and information about how complaints are addressed.

About Online Insurance Brokers Pty Ltd

Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055 of PO Box 167, Scarborough, Qld 4020 is an Australian Financial Services Licensee (AFS Licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products.

Online Insurance Brokers Pty Ltd has been authorised by Berkshire Hathaway Specialty Insurance Company (details on Page 1) to act on its behalf to in arranging, issuing, varying, cancelling and providing general advice regarding the Insurer's travel insurance products, and to issue certificates of insurance.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

How are we remunerated?

Online Insurance Brokers Pty Ltd receives a proportion of the premium from the insurer for arranging and issuing insurance on their behalf. This amount is calculated as a percentage of the base premium (excluding taxes, stamp duty, GST or other fees). Our employees are paid a salary, however they may be paid a bonus based on the performance of the business.

If you would like more information about the remuneration that Online Insurance Brokers Pty Ltd receive for the insurance services we provide, you should contact us within a reasonable time of being given this Financial Services Guide, and before you receive any of the financial services detailed in this Guide.

Privacy Notice

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes Online Insurance Brokers Pty Ltd and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as: your family members; travelling companions; tour organisers; your doctors; hospitals; as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services. In addition, we may collect, use and disclose it for IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies. Some of these third parties may be located in other countries.

Unless you opt out, we may contact you on an ongoing basis by electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you. If you do not want to receive such offers from us you can opt out at any time by emailing us at info@online-insurance.com.au.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information via our website. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Online Insurance Brokers Pty Ltd,
 GPO Box 167, Scarborough, QLD 4020 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via abf.online-insurance.com.au

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

General Advice Warning

Any advice provided is of a general nature only and does not take into account your financial situation, needs and/or objectives. You should carefully read the entire document to ensure that the policy is appropriate for you.

Professional indemnity insurance arrangements

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

What should I do if I have a complaint?

Please refer to page 2, "Dispute Resolution Process".

Online Insurance Brokers Pty Ltd authorised the Financial Services Guide in this document. The Insurer authorised the Product Disclosure Statement in this document.

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CUSTOMER ASSIST CONCIERGE SERVICES

Customer Assist provides a 24 hour phone and email service for the following additional benefits:-

- **Pre Travel Advice** Call us and we can send you comprehensive pre-travel security and medical briefing for your intended destination
- **Local Hospital location service** Call us if you need to locate a local hospital or clinic, whether it is an insured event or not
- **Get a message home** We can transfer you through to a family or friend back home in an emergency
- **Weather Watch** Call or email us for a 7 day forecast at your intended destination
- **Lost or Stolen** Assistance with call transfers to Country Embassies and airlines to assist with lost/ stolen passports or tickets
- **City Guides**
Call us before you travel and we can assist with a list of local attractions at a number of major cities around the world
- **Eating Out**
We can assist with making restaurant reservations in the Country you are visiting (subject to availability - some locations may request a credit card deposit/hold)
- **Express Gifts***
If you are away from home and you have forgotten that special birthday or anniversary, call us and we will arrange for chocolates or flowers or a special gift to be sent on your behalf to your loved ones in Australia
- **Telephone Interpretation Service (Non-Emergency)***
Call us and we can arrange for a pre-booked interpreter to assist with language difficulties (subject to availability, prices vary depending on time of day and language required)
- **Get home fast***
In the event of a non -insured emergency we can assist you to make arrangements to return home early with the help of our in house travel agents
- **Business Documents***
We can arrange to forward essential business documents you have left at home

Please use Customer Assist contact numbers below to access these additional Benefits

Telephone: +61 (0) 2 8907 5953

Fax: +61 (0) 2 9954 6250

Email: assist@medicalassistance.com.au

** Costs for this service will be taken directly from the insured person at the time of the call. Please note that credit card fees will apply with most providers.
Please note that some requests may take a minimum of 24 hours for us to source the appropriate information.*