



travel
insurance



Combined Financial Services Guide & Product Disclosure Statement

Effective 29th May 2025

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Product Disclosure Statement

About this document

Please take the time to read all information contained in this booklet. It includes important detail that **you** should read which will assist in **your** decision to decide if this product is right for **you**.

About Tokio Marine & Nichido

This insurance is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd. (Tokio Marine & Nichido) ABN 80 000 438 291, AFSL 246548. This means that **we** are the insurer. **Our** managing agent and corporate authorised representative (AR 1313066), Tokio Marine Management (Australasia) Pty Ltd. ABN 69 001 488 455 (TMMA) is authorised to act on **our** behalf to provide **our** policies and handle and settle claims in relation to those policies, subject to the terms of the authority. When **we** reference the words **us**, **we** and **our**, **we** are referring to Tokio Marine & Nichido.

Tokio Marine & Nichido is a part of the Tokio Marine Group, a global insurance group operating in 46 countries with over 40,000 employees.

About CHI Travel Insurance

Since CHI Travel Insurance Pty Ltd (ABN 70 131 684 636 Authorised Representative No. 327036) was established over 40 years ago, travel has completely changed!

Through years of experience, a passion for travel and the desire to offer **our** customers quality travel insurance, CHI Travel Insurance has evolved into the product available today.

Your contract with us

Upon the purchase of a **policy**, **you** will be issued with a **Certificate of insurance (COI)**. The **COI** will outline what was advised at the time of finalising **your policy** and confirms **you** have entered into a contract with **us**. The **COI**, along with the Combined Financial Services Guide, Product Disclosure Statement and **Policy** Wording sets out the terms and conditions of the insurance **we** provide to **you** when **you** purchase a **policy**. These documents explain:

- Things to know before **you** buy
- What the **policy** covers and does not cover (known as Exclusions and General Exclusions)
- Limits under each section of cover
- **Your** obligations, including what **you** need to tell **us** when **you** apply, and what to do when **you** need to make a claim; and
- Other things **you** need to know about **your** insurance.

Contacting CHI

Phone: 1800 997 810 or +61 2 9997 4810
Website: www.chitravelinsurance.com.au
Email: sales@chitravelinsurance.com.au

Contacting TMMA

Online: <https://chi-onlineclaim.tmnfatravelinsurance.com.au>
Phone: 1300 852 07
Email: chicclaims@tmnfatravelinsurance.com.au
Mail: CHI Travel Insurance c/o TMNFA
GPO Box 4616, Sydney NSW 2001

24 hour emergency assistance while overseas

Phone: +61 2 8055 1611 (Reverse charges accepted from the **overseas** operator)

Smart Traveller

For international travel, it is always a good idea to register **your** details with Smart Traveller before **you** depart, at www.smarttraveller.gov.au

Words with special meanings

Within **your** travel **policy** certain words have definite meanings that are in bold text. It is important that **you** are aware of them. Headings have been included for ease of reference and it is understood and agreed that the terms, conditions and exclusions of the **policy** are not to be construed or interpreted by reference to such headings.

About CHI and the person who provides you with the financial service

CHI Travel Insurance Pty Ltd (CHI Travel Insurance) ABN 70 131 684 636 Authorised Representative No. 327036 administers the **policy** which includes services such as customer service and arranging for medical assessments.

CHI Travel Insurance also arranges for the issue of this insurance as an agent of the insurer.

A person who provided **you** with the service may either be the insurer's authorised representative, referrer or distributor. They will:

- act on behalf of the insurer and not **you**;
- receive a commission; and
- if **you** are unhappy about the services in relation to this insurance that they have provided, please refer to the 'Complaints' section of this document.

If the person is an authorised representative, there is more information about them in the [Financial Services Guide](#) part of this document on page 74. **You** can ask the person whether they are a distributor, referrer or an authorised representative.

Summary of cover

| | | |
|--|---|---|
| Plan options | 2 International Single Trip options Top Plus International & Basic International | 1 Multi-Journey Plan 1 Domestic Plan |
| Cover options | Single, Family & Duo | |
| Additional options | <p>You may choose to buy the:</p> <ul style="list-style-type: none"> Snow pack* Cruise pack* Motorcycle, moped and scooter pack* <p>Excess variation</p> <p>Pre-existing medical condition/s*</p> <p>*Benefits are not automatically available for events related to these additional options</p> | |
| Exclusions and General Exclusions | <p>Step one: Check each Benefit Section 1-21 for specific exclusions</p> <p>Step two: Check General Exclusions applicable to all sections</p> | |

Plan options

| International Single Trip | Multi-journey | Domestic |
|--|--|--|
| <p>Provides benefits for a journey to destinations outside of Australia (as well as any domestic portion of your overseas journey).</p> <p>Top Plus International: see ‘International plan benefits table’ page 7.</p> <p>Basic International:</p> <ul style="list-style-type: none"> • Section 1: Overseas emergency medical and hospital expenses • Section 2: Emergency assistance • Section 3: Hospital cash allowance • Section 4: Cancellation or amendment expenses • Section 5: Additional expenses • Section 6: Missed connections and special events • Section 7: Travel delay • Section 8: Luggage and personal effects • Section 9: Delayed Luggage and personal effects • Section 10: Passport, travel documents and bank cards • Section 11: Theft of cash • Section 12: Rental vehicle insurance excess • Section 13: Personal liability • Section 14: Accidental death • Section 15: Permanent disability • Section 16: Loss of income <p>Benefits are available for the following options (if the option is purchased and the conditions of cover are met):</p> <ul style="list-style-type: none"> • Snow pack • Cruise pack • Motorcycle, moped and scooter pack. | <p>Provides benefits for multiple journeys both overseas and within Australia (as long as your destination is at least 200km from your home). The maximum period for any one journey is 45 days.</p> <p>Benefits are available for the following options (if the option is purchased and the conditions of cover are met):</p> <ul style="list-style-type: none"> • Snow pack • Cruise pack • Motorcycle, moped and scooter pack (this cover only applies for overseas journeys). <p>For domestic journeys, benefits are available under the following sections of the policy:</p> <ul style="list-style-type: none"> • Section 2: Emergency assistance • Section 4: Cancellation or amendment expenses • Section 5: Additional expenses • Section 6: Missed connections and special events • Section 7: Travel delay • Section 8: Luggage and personal effects • Section 9: Delayed Luggage and personal effects • Section 12: Rental vehicle insurance excess • Section 13: Personal liability • Section 14: Accidental death <p>Benefits are available for the following options (if this is purchased and the conditions of cover are met):</p> <ul style="list-style-type: none"> • Snow pack | <p>Provides benefits for journeys in Australia, including Norfolk Island and Lord Howe Island. As long as your destination is at least 200km from your home, benefits are available for the following sections under the Domestic plan:</p> <ul style="list-style-type: none"> • Section 2: Emergency assistance • Section 4: Cancellation or amendment expenses • Section 5: Additional expenses • Section 6: Missed connections and special events • Section 7: Travel delay • Section 8: Luggage and personal effects • Section 9: Delayed luggage and personal effects • Section 12: Rental vehicle insurance excess • Section 13: Personal liability • Section 14: Accidental death • Section 19: COVID-19 Cancellation Fees and Lost Deposits • Section 20: COVID-19 Additional Expenses • Section 21: COVID-19 Travel Delay <p>Benefits are available for the following options (if the option is purchased and the conditions of cover are met):</p> <ul style="list-style-type: none"> • Snow pack <p>There is no cover under any policy if your destination is less than 200km from your home.</p> |

Cover options

| Single | Duo | Family |
|---|---|--|
| <p>This plan type provides benefits for one adult and their dependents travelling together. The benefit limits apply to the combined total of all claims made by the travellers (including dependents) listed on the certificate of insurance.</p> | <p>This plan type provides benefits for two adult travelling companions travelling together. Duo cover does not provide cover for any dependents.</p> <p>The benefit limits under each section cover and optional cover apply to each traveller listed on the certificate of insurance, except for the following sections:</p> <ul style="list-style-type: none"> • Section 4: Cancellation or amendment expenses • Section 12: Rental vehicle insurance excess • Section 13: Personal liability | <p>This plan type provides benefits for two adults and their dependents travelling together.</p> <p>The benefit limits for Family cover are equal to double the benefit limits of Single cover and apply to the combined total of all claims made by the travellers (including dependents) listed on the certificate of insurance.</p> <p>* The benefit limits are not doubled for the following sections and additional cruise benefits:</p> <ul style="list-style-type: none"> • Section 4: Cancellation or amendment expenses • Section 11: Theft of cash • Section 12: Rental vehicle insurance excess • Section 13: Personal liability • Section 17: Pet care • Cruise pack cover option: Missed port |

Additional options

What additional cover options can **you** buy?

Our policy gives **you** the flexibility to choose the cover **you** need.

You may choose to buy the:

- Snow pack to add benefits for **winter sports** activities.
- Cruise pack to add benefits for cruising **overseas** or in Australian waters.
- Motorcycle, moped and scooter pack to ride a **motorcycle, moped or scooter overseas** as a driver or a passenger.

You must read 'What we cover – your choices' on pages 61 to 67 to understand:

- the additional cover options available;
- the conditions of cover; and
- what **we** won't pay.

You aren't automatically covered for events related to these additional benefit options. **You** must have chosen the additional cover option at the time **you** bought **your policy** or before **your** departure date, and any appropriate additional premium must have been paid. The additional benefit option must be listed on **your certificate of insurance**.

Your excess

An **excess** is the first amount **you** pay on any claim and is charged per claim event. **Your** chosen **excess** will be displayed on **your** **certificate of insurance**.

The standard **excess** on all plans is \$250 and applies to any claim **arising** from the following sections:

- Section 1: Overseas emergency medical and hospital expenses
- Section 4: Cancellation or amendment expenses
- Section 5: Additional expenses
- Section 6: Missed connections and special events
- Section 8: Luggage and personal effects
- Section 10: Passport, travel documents and bank cards
- Section 12: Rental vehicle insurance excess
- Section 13: Personal liability
- Section 18: COVID-19 Overseas medical and hospital expenses (excluding Cash in Hospital or Funeral Expenses Overseas)
- Section 19: COVID-19 Cancellation fees and lost deposits
- Section 20: COVID-19 Additional expenses
- Section 21: COVID-19 Travel delay
- Cruise pack cover option: Missed shore excursions
- Snow pack cover option: Prepaid snow costs and equipment replacement

You also have a choice to reduce **your** standard \$250 **excess** by paying an additional premium.

Reduced excess options: \$150 excess or nil excess (additional premiums apply to reduce excess).

Your chosen **excess** will then be displayed on **your** **certificate of insurance**.

Top Plus International or Basic International plans bought after departing Australia.

If **you** have bought **your** Top Plus International plan or Basic International plan after departing Australia, there is no option available to vary **your** **excess**. In this instance there is a \$250 **excess** for all claims where there is an **excess** applicable.

Policy cover for Schengen visa-holders

If **you** are planning to travel in the Schengen area, **our** Top Plus International and Basic International plans provide an unlimited **dollar** value benefit for expenses incurred due to repatriation for medical reasons, emergency medical treatment and **hospital** treatment.

These plans also provide cover for up to 30,000 EURO for **overseas** funeral expenses or repatriation of **your** remains if **you** pass away in a Schengen member-state.

You will need to list every country that **you** will visit within the Schengen area on **your** **policy**. **You** should also check whether this **policy** meets any entry requirements of the Schengen area as the insurance requirement may change from time to time.

Luggage item limits

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|---|---|---|---|
| Section cover limit | \$15,000 | \$5,000 | \$10,000 | \$8,000 |
| Sub-limits: Video recorders, cameras (but not phone cameras), laptops, tablets and other personal handheld computers (including attached and unattached accessories) | \$4,000 | \$1,500 | \$4,000 | \$1,500 |
| Sub-limits: Mobile phones, smartphones and electronic watches (including attached and unattached accessories) | \$1,500 | \$1,000 | \$1,500 | \$1,500 |
| Sub-limits: Medical aids (Including attached and unattached accessories) | \$2,000 | \$1,000 | \$2,000 | \$1,000 |
| Sub limits: All other items (Including attached and unattached accessories) | \$750 | \$750 | \$750 | \$750 |
| Sub limits: Essential medication (for pre-existing medical condition(s) listed on your policy documents) | \$500 | \$500 | \$500 | \$500 |
| Sub-limits: Luggage and personal effects stolen from a concealed storage compartment of a locked motor vehicle | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 |

International plan benefits table

| Single | Duo | Family |
|--|---|---|
| When Single cover is selected, the benefit limits displayed in the table of benefits apply to the combined total of all claims made by the travellers (including dependents) that are listed on your certificate of insurance . Sub-limits may apply. | When Duo cover is selected, the benefit limits displayed in the table of benefits apply to each traveller listed on your certificate of insurance except for Section benefit 4, 12 or 13. This section cover limit is the maximum amount we will pay for all claims combined. Sub-limits may apply. | When Family cover is selected, the benefit limits displayed in the table of benefits below apply to the combined total of all claims made by the travellers (including dependents on a family policy) listed on your certificate of insurance . Sub-limits may apply. |

| | | Top Plus International | | Basic International | |
|--|---|---|---|---|---|
| | | Single | Family | Single | Family |
| What we cover – your health | | | | | |
| 1 | Overseas emergency medical and hospital expenses | Unlimited *~ | Unlimited *~ | Unlimited *~ | Unlimited *~ |
| 2 | Emergency assistance | Unlimited *~ | Unlimited *~ | Unlimited *~ | Unlimited *~ |
| 3 | Hospital cash allowance | \$6,000 * | \$12,000 * | \$3,000 * | \$6,000 * |
| What we cover – your journey | | | | | |
| 4 | Cancellation or amendment expenses | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * |
| 5 | Additional expenses | \$50,000 * | \$100,000 * | \$7,500 * | \$15,000 * |
| 6 | Missed connections and special events | \$5,000 | \$10,000 | \$2,000 | \$4,000 |
| 7 | Travel delay | \$2,000 * | \$4,000 * | \$1,000 * | \$2,000 * |
| What we cover – your belongings | | | | | |
| 8 | Luggage and personal effects | \$15,000 * | \$30,000 * | \$5,000 * | \$10,000 * |
| 9 | Delayed luggage and personal effects | \$750 * | \$1,500 * | \$200 * | \$400 * |
| 10 | Passports, travel documents and bank cards | \$5,000 | \$10,000 | \$500 | \$1,000 |
| 11 | Theft of cash | \$250 | \$250 | \$250 | \$250 |
| What we cover – your personal exposure | | | | | |
| 12 | Rental vehicle insurance excess | \$8,000 * | \$8,000 * | \$3,000 * | \$3,000 * |
| 13 | Personal liability | \$5,000,000 | \$5,000,000 | \$1,000,000 | \$1,000,000 |
| 14 | Accidental death | \$25,000 * | \$50,000 * | \$10,000 * | \$20,000 * |
| 15 | Permanent disability | \$50,000 * | \$100,000 * | \$10,000 * | \$20,000 * |
| 16 | Loss of income | \$10,400 * | \$20,800 * | \$5,200 * | \$10,400 * |
| 17 | Pet care | \$500 * | \$500 * | No cover | No cover |
| What we cover – COVID-19 | | | | | |
| 18 | COVID-19 Overseas Medical and Hospital and Emergency Expenses | Unlimited *~ | Unlimited *~ | No cover | No cover |
| 19 | COVID-19 Cancellation Fees and Lost Deposits | Section 19, 20 & 21 Combined limit \$3,500 | Section 19, 20 & 21 Combined limit \$7,000 | No cover | No cover |
| 20 | COVID-19 Additional Expenses | | | No cover | No cover |
| 21 | COVID-19 Travel Delay | | | No cover | No cover |
| What we cover – your choices – Snow cover | | | | | |
| 1 | Piste closure | \$500 * | \$1,000 * | \$500 * | \$1,000 * |
| 2 | Prepaid snow costs | \$500 | \$1,000 | \$500 | \$1,000 |
| 3 | Equipment replacement | \$500 | \$1,000 | \$500 | \$1,000 |
| What we cover – your choices – Cruise cover | | | | | |
| 1 | Missed shore excursions | \$1,000 | \$2,000 | \$1,000 | \$2,000 |
| 2 | Missed port | \$800 * | \$800 * | \$800 * | \$800 * |
| 3 | Emergency formal attire | \$250 | \$500 | \$250 | \$500 |
| 4 | Cabin confinement | \$1,500 * | \$3,000 * | \$1,500 * | \$3,000 * |
| What we cover – your choices – Motorcycle, moped and scooter cover | | | | | |
| 1 | Motorcycle, moped and scooter cover | Optional+ | Optional+ | Optional+ | Optional+ |

* **Sub-limits** apply to particular types of losses or claims.

~ \$Unlimited means that generally there is no cap on the maximum **dollar** amount which may be paid out for this benefit, subject to the specific terms and conditions, **sub-limits** and exclusions that apply to this benefit.

This benefit covers reasonable **overseas** medical and **hospital** costs as a result of an **injury** or **sickness** occurring which first shows itself during **your journey** dates as outlined on the **certificate of insurance**.

+ Benefits limits as outlined in the benefits table dependent on plan purchased

Multi-Journey and Domestic plan benefits table

| Single | Duo | Family |
|--|---|---|
| When Single cover is selected, the benefit limits displayed in the table of benefits apply to the combined total of all claims made by the travellers (including dependents) that are listed on your certificate of insurance . Sub-limits may apply. | When Duo cover is selected, the benefit limits displayed in the table of benefits apply to each traveller listed on your certificate of insurance except for Section benefit 4, 12 or 13 this section cover limit is the maximum amount we will pay for all claims combined. Sub-limits may apply | When Family cover is selected, the benefit limits displayed in the table of benefits below apply to the combined total of all claims made by the travellers (including dependents on a family policy) listed on your certificate of insurance . Sub-limits may apply. |

| | | Multi-Journey | | Domestic | |
|--|---|---|---|---|---|
| | | Single | Family | Single | Family |
| What we cover – your health | | | | | |
| 1 | Overseas emergency medical and hospital expenses | Unlimited *~ | Unlimited *~ | No cover | No cover |
| 2 | Emergency assistance | Unlimited *~ | Unlimited *~ | \$10,000 | \$20,000 * |
| 3 | Hospital cash allowance | \$6,000 * | \$12,000 * | No cover | No cover |
| What we cover – your journey | | | | | |
| 4 | Cancellation or amendment expenses | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * | Cover chosen and listed on your certificate of insurance * |
| 5 | Additional expenses | \$50,000 * | \$100,000 * | \$10,000 * | \$20,000 * |
| 6 | Missed connections and special events | \$5,000 | \$10,000 | \$2,000 | \$4,000 |
| 7 | Travel delay | \$2,000 * | \$4,000 * | \$2,000 * | \$4,000 * |
| What we cover – your belongings | | | | | |
| 8 | Luggage and personal effects | \$10,000 * | \$20,000 * | \$8,000 * | \$16,000 * |
| 9 | Delayed luggage and personal effects | \$750 * | \$1,500 * | \$750 * | \$1,500 * |
| 10 | Passports, travel documents and bank cards | \$5,000 | \$10,000 | No cover | No cover |
| 11 | Theft of cash | \$250 | \$250 | No cover | No cover |
| What we cover – your personal exposure | | | | | |
| 12 | Rental vehicle insurance excess | \$8,000 * | \$8,000 * | \$6,000 * | \$6,000 * |
| 13 | Personal liability | \$5,000,000 | \$5,000,000 | \$1,000,000 * | \$1,000,000 * |
| 14 | Accidental death | \$25,000 * | \$50,000 * | \$10,000 * | \$20,000 * |
| 15 | Permanent disability | \$50,000 * | \$100,000 * | No cover | No cover |
| 16 | Loss of income | \$10,400 * | \$20,800 * | No cover | No cover |
| 17 | Pet care | \$500 * | \$500 * | No cover | No cover |
| What we cover – COVID-19 | | | | | |
| 18 | COVID-19 Overseas Medical and Hospital and Emergency Expenses | No cover | No cover | No cover | No cover |
| 19 | COVID-19 Cancellation Fees and Lost Deposits | No cover | No cover | Section 19, 20 & 21 Combined limit \$3,500 | Section 19, 20 & 21 Combined limit \$7,000 |
| 20 | COVID-19 Additional Expenses | No cover | No cover | | |
| 21 | COVID-19 Travel Delay | No cover | No cover | | |
| What we cover – your choices – Snow cover | | | | | |
| 1 | Piste closure | \$500 * | \$1,000 * | \$500 * | \$1,000 * |
| 2 | Prepaid snow costs | \$500 | \$1,000 | \$500 | \$1,000 |
| 3 | Equipment replacement | \$500 | \$1,000 | \$500 | \$1,000 |
| What we cover – your choices – Cruise cover | | | | | |
| 1 | Missed shore excursions | \$1,000 | \$2,000 | No cover | No cover |
| 2 | Missed port | \$800 * | \$800 * | No cover | No cover |
| 3 | Emergency formal attire | \$250 | \$500 | No cover | No cover |
| 4 | Cabin confinement | \$1,500 * | \$3,000 * | No cover | No cover |
| What we cover – your choices – Motorcycle, moped and scooter cover | | | | | |
| 1 | Motorcycle, moped and scooter cover | Optional + | Optional + | No cover | No cover |

* **Sub-limits** apply to particular types of losses or claims.

~ \$Unlimited means that generally there is no cap on the maximum **dollar** amount which may be paid out for this benefit, subject to the specific terms and conditions, **sub-limits** and exclusions that apply to this benefit.

This benefit covers reasonable **overseas** medical and **hospital** costs as a result of an **injury** or **sickness** occurring which first shows itself during **your journey** dates as outlined on the **certificate of insurance**.

+ Benefits limits as outlined in the benefits table dependent on plan purchased

Before you buy

Your duty to take reasonable care not to make a misrepresentation

Before **you** enter into this contract of insurance, **you** have a duty to take reasonable care not to make a misrepresentation. **You** have a similar duty when **you** ask **us** to vary, extend or reinstate the insurance. What that means is that **you** need to take reasonable care to provide honest, accurate and complete answers to any questions that **we** ask.

When **you** ask **us** to vary, extend or reinstate **your** insurance, **you** need to take reasonable care to review any information that **we** provide to **you** for **your** confirmation and to inform **us** of any changes, where the information is no longer honest, accurate and complete.

If **you** are not sure of the answers to any of **our** questions, or whether the information **you** previously provided remains honest accurate and complete, **you** should take the time to check and find out. It is also important to understand that, in answering the questions and checking the information, **you** are answering for **yourself** and anyone else to whom the questions apply.

As **we** use **your** answers to decide what insurance **we** will offer, to calculate **your** premium, and to assess any claim **you** make, it is essential that **you** contact **us** if **you** have any doubts.

If **you** do not take reasonable care in answering **our** questions, or to inform **us** of any changes, **you** may breach **your** duty.

If that happens, **your** **policy** may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

If **your** circumstances make it difficult for **you** to work out how to answer any of **our** questions, or **you** are not clear how to explain **your** situation to **us**, **you** should contact **us** to discuss **your** queries.

Who can purchase this policy

Eligibility requirements

1. Top Plus International, Basic International & Domestic plans (bought before you commence your journey)

You can only get cover under this **policy** for these plans if **you** meet all of the following:

- a. Either:
 - i. **you** hold a valid Australian Medicare card; or
 - ii. **you** hold a temporary visa that includes a condition to maintain health insurance whilst in Australia; and
- b. **you** currently reside in Australia;
- c. **you** buy this **policy** before **you** leave Australia (unless **you** meet the eligibility requirements to purchase this **policy** after departing Australia);
- d. **you** start and end **your** **journey** in Australia; and
- e. where **you** hold a temporary visa, **your** visa remains valid beyond the period of **your** return to Australia.

For clarity, the above means that a person living in Australia on a working holiday visa or visiting on a tourist visa that does not require **you** to maintain health insurance cannot be covered under this **policy**.

You also cannot purchase this **policy** if **you** have already started **your** **journey**.

2. Top Plus International and Basic International plans (bought after departing Australia)

You can only get cover under this **policy** for these plans if:

- a. **you** hold a valid Australian Medicare card;
- b. **you** currently reside in Australia; and
- c. **you** let **us** know at the time **you** buy **your** **policy** **you** are already **overseas**;
- d. **you** hold a prepaid return airfare to Australia.

People who do not currently reside in Australia are not eligible to purchase policies after departing Australia.

Please note that Top Plus International and Basic International plans bought after departing Australia are subject to:

- a. a 48-hour no cover period applies to all benefits (there is no cover under any section of the **policy** for any events that occur prior to purchasing the **policy** or within the first 48 hours after **you** have bought **your** **policy**); and
- b. a \$250 **excess** for all claims where there is an **excess** applicable.

3. Multi-Journey plan

You can only get cover under this **policy** for the Multi-Journey plan if **you** meet all of the following:

- a. Either:
 - i. **you** hold a valid Australian Medicare card; or
 - ii. **you** hold a temporary visa that includes a condition to maintain health insurance whilst in Australia; and
- b. **you** are aged 74 years and under at the time **you** buy the **policy**;
- c. **you** currently reside in Australia;
- d. **you** buy this **policy** **before** **you** leave Australia;
- e. **you** start and end **your journey** in Australia; and
- f. where **you** hold a temporary visitor visa, **your** visa remains valid beyond the period of **your** return to Australia.

For clarity, the above means that a person living in Australia on a working holiday visa or visiting on a tourist visa that does not require **you** to maintain health insurance cannot be covered under this **policy**.

You cannot purchase this **policy** if **you** have already started **your journey**.

If **you** have bought **Family cover** under a Multi-Journey plan, benefits are provided to **your** spouse or partner when they are travelling with **you** or independently of **you**. Benefits are also available to **your dependents** under this **Family cover** when they are travelling with **you** or **your** spouse or partner.

The maximum period for any one **journey** is 45 days.

Are your dependents covered?

Benefits are available for **your dependents** under **Single cover** or **Family cover** if they are:

- under the age of 25 years at the time **you** buy **your policy**; and
- financially **dependent** on their parents and/or grandparents and not working fulltime;
- travelling with **you** for **your** entire **journey**; and
- listed on the **certificate of insurance** as **your dependent**.

If **your dependents** need cover for a **Pre-existing medical condition**, **you** may need to pay an additional premium.

When are benefits available?

The period **you** are covered for is set out on **your certificate of insurance** and varies depending on the length of **your journey** and the type of plan **you** have bought. **Your period of insurance** is between the issue date and return date listed on **your certificate of insurance**.

If **your journey** includes travel within Australia before going **overseas** or after leaving **your overseas** destination but before returning **home**, **you** should specify travel dates that match with the dates **you** depart from and return to **your home** when **you** buy **your policy**, not just the dates **you** are **overseas**.

Where **you** have bought **your policy** after departing Australia, a 48-hour no cover period will apply to all benefits from the time the **policy** is issued.

When does your cover start?

Top Plus International, Basic International, Domestic plans

When does **your** cover start?

Policies bought before you depart.

- Cover for 'Section 4: Cancellation or amendment expenses' starts from the time **you** buy **your policy**.
- Cover for all other sections starts when **you** leave **your home** to begin **your journey** on the departure date listed on **your certificate of insurance**.

Policies bought after you depart.

For eligible **policy** holders already **overseas**, who have bought a Top Plus International or Basic International plan after departing Australia, **your** period of cover is explained as below.

- There is no cover under any section of the **policy** for the first 48 hours from the time the **policy** is issued. This is **your** no cover period. This means there is no cover **arising** from any claim events that happen prior to purchasing the **policy** or within the waiting period. Cover under **your policy** begins immediately after the first 48 hours.

When does **your** cover end?

Your cover ends on the date on which one of the following first occurs:

- when **you** return **home**; or
- on the return date listed on **your certificate of insurance** (unless **your** return date is delayed due to a reason which is covered under **your policy**); or
- on the date **you** submit a claim under 'Section 4: Cancellation or amendment expenses' following the cancellation of **your** entire **journey** by **you**.

Multi-journey plan

When does **your** cover start?

- Cover for 'Section 4: Cancellation or amendment expenses' starts from the **relevant time** (the first time at which any part of the relevant **journey** is paid for or the time at which the **policy** is issued, whichever is the latter).
- Cover for all other sections starts at the beginning of each **journey** or the departure date listed on **your certificate of insurance**.

When does **your** cover end?

- Cover for any one **journey** ends when **you** return **home** from each **journey** or on the return date listed on **your certificate of insurance** (unless **your** return date is delayed due to a reason which is covered under **your policy**), whichever happens first. All cover ends when **your policy** expires.
- Cover is reinstated for all sections under the **policy** on the completion of each **journey** except for 'Section 13: Personal liability' where the benefit limit is the maximum **we** will pay for all claims combined during the 12-month **policy** period.
- The maximum period for any one **journey** is 45 days. **You** can make as many **journeys** as **you** wish during **your period of insurance**.

Please note that **you** are only covered for any incidents or events that happen during the first 45 days of **your journey**. There is no cover for any incident or event that happens outside of the 45 days.

Cancelling your policy

If **you** would like to cancel **your policy**, please contact **your** issuing travel agent. Once **you** cancel **your policy**, **you** are unable to make a claim on it.

Cancelling within your cooling-off period

You have 21 days from the day **you** purchase **your policy** to decide if the cover is right for **you** and suits **your** needs. If the **policy** does not meet **your** needs, **you** can cancel **your policy** within this “cooling-off period” for a full refund, provided **you**:

- Haven’t started **your journey**; and/or
- Haven’t made a claim; and/or
- Don’t intend to make a claim or exercise any other rights under **your policy**.

What happens if you cancel outside your cooling-off period?

If **you** would like to cancel **your policy** outside the cooling-off period then **you** can request **us** to consider this, provided:

- Haven’t started **your journey**; and/or
- Haven’t made a claim; and/or
- Don’t intend to make a claim or exercise any other rights under **your policy**.

We will consider **your** request and may at **our** discretion provide **you** with a pro-rated refund. This refund (and **our** decision in providing **you** with a refund which will not be unreasonably withheld) will be based on numerous factors including:

- The level of cover/**policy** type chosen; and/or
- The date **you** purchased **your policy** and the date the **journey** would have begun; and/or
- Any other extenuating circumstances.

Making changes to your policy

You can request a change to **your policy** by contacting **your** issuing travel agent or CHI Travel Insurance.

If the change can be made, **we’ll** let **you** know whether there is any additional premium that **you** need to pay.

Changes to **your policy** will only start once **we** receive any additional premium (if required) and **we** have confirmed the changes to **you** in writing with a new **certificate of insurance**.

Your duty to take reasonable care not to make a misrepresentation still applies when **you** make a change to **your policy**. Check out page 9 for details on ‘Your duty to take reasonable care not to make a misrepresentation’

Medical conditions and pregnancy

Pre-existing medical condition(s)

Please carefully consider **your** medical history, the medical history of any other person listed on **your certificate of insurance**, as well as the health of **your travelling companion** and **your close relatives**. Not all **Pre-existing medical condition(s)** are covered automatically, and some can't be covered at all. The cover available for **Pre-existing medical condition(s)** is explained below.

What cover is there for a Pre-existing medical condition(s) suffered by travellers listed on your certificate of insurance?

There is cover for claims **arising** from or made worse by a **Pre-existing medical condition(s)** suffered by **you** if the **Pre-existing medical condition(s)** is covered as specified under 'Pre-existing medical condition(s) we cover' on page 15, or **we** have agreed in writing to provide cover to **you** for the **Pre-existing medical condition(s)** after a medical assessment, where the appropriate premium has been paid.

Cover is only available for claims **arising** from or made worse by a **Pre-existing medical condition(s)** suffered by **your travelling companion**, who is not listed on **your certificate of insurance**, if the **Pre-existing medical condition(s)** is covered as specified under 'Pre-existing medical condition(s) we cover' on page 15. A **travelling companion**, who is not listed on **your certificate of insurance**, cannot complete a medical assessment.

Please note that there is no cover under this **policy** for any claims **arising** from, related to or associated with a **Pre-existing medical condition(s)** that:

- **we** are unable to cover after a medical assessment;
- is pending investigation, test results, diagnosis or specialist consultation;
- for which **we** have agreed to provide cover but **you** chose not to accept the cover and/or have not paid the applicable premium, unless it is covered as specified under 'Pre-existing medical condition(s) we cover' on page 15 and **you** meet the condition of the cover for the specific **Pre-existing medical condition(s)** or **we** have agreed to cover in writing and it is noted on **your certificate of insurance**.

For additional health-related circumstances that are excluded, **you** should also read 'General exclusions' on pages 25-28.

What cover is there for the health of close relatives who impact my journey?

There is limited cover 'Section 4: Cancellation or amendment expenses' on pages 35 to 37 and 'Section 5: Additional expenses' on pages 38 to 40 for claims **arising** from, related to or associated with the **sickness, injury** or **Pre-existing medical conditions** suffered by **your close relatives** (such as **your** parents or grandparents).

Except for this limited cover, and that provided for **travelling companions** not listed on **your certificate of insurance**, there is no cover under this **policy** for any other claims **arising** from, related to or associated with, a **Pre-existing medical condition** suffered by people who aren't listed on **your certificate of insurance**.

What is a Pre-existing medical condition?

A **Pre-existing medical condition** means any medical or physical condition, disorder, disease, disability or illness, including any **mental illness**, which at the **relevant time**, **you** were aware of, or a reasonable person in the circumstances could be expected to have been aware of, and at the **relevant time**:

1. is **chronic**, ongoing, terminal, or has affected or involved one or more of the following:
 - a. heart, circulatory system, lungs or respiratory system, brain, kidneys, liver, or cancer;
 - b. surgery involving the back, neck, joints, or abdomen; or
2. in the last 24 months had:
 - a. presented symptoms which would have caused an ordinarily prudent person to seek medical opinion or treatment;
 - b. become exacerbated or complicated; or
 - c. been diagnosed, treated or treatment was recommended by a **medical advisor**.

This definition applies to **you** and anyone else listed on **your certificate of insurance**, **your travelling companion**, **your close relatives** or anyone one else who **you**, or a reasonable person in **your** position, would consider as having cover under the **policy**.

If **you** are unsure whether **you** or anyone else who has cover under the **policy** has a **Pre-existing medical condition**, please call **our** Medical Assessment team on:

1800 997 810 or +61 2 9997 4810

How we cover Pre-existing medical conditions

We do not cover all **Pre-existing medical conditions** under this **policy**. If **you** require cover for a **Pre-existing medical condition** not listed in the 'Pre-existing medical conditions we automatically cover' section below, you may apply for coverage by completing **our** medical assessment and if accepted, pay any additional premium which may be payable for coverage of **that Pre-existing medical conditions**, which will be specifically listed on **your certificate of insurance**.

If a disclosed **Pre-existing medical conditions** is not accepted, or **you** chose not to take out cover for that **Pre-existing medical conditions**, this will be noted on **your certificate of insurance** and **you** will not be covered for that condition.

Pre-existing medical condition(s) we cover

This section outlines those **Pre-existing medical conditions** automatically included, where **you**, at the **relevant time**:

- have not required hospitalisation or treatment by any **medical advisor** within the last 12 months (unless a different time-period is specifically listed in the list below) for the **Pre-existing medical conditions**;
- are not awaiting the outcome of any investigation, tests, surgery or other treatment for the **Pre-existing medical conditions**; and
- meet any additional criteria set out in the **Pre-existing medical conditions we automatically cover** listed below.

If the criteria above are satisfied, cover is automatically included for the following **Pre-existing medical conditions**:

| Medical Condition | Additional criteria |
|---|--|
| 1. Acne | No additional criteria. |
| 2. Allergy | <ul style="list-style-type: none"> • You have no known respiratory conditions e.g., asthma; and • You haven't required treatment by a medical practitioner in the last 6 months |
| 3. Asthma | You are under 60 years of age; <ul style="list-style-type: none"> • In the last 12 months, you haven't had an asthma exacerbation requiring treatment by a medical practitioner; and • You don't have a chronic lung condition or disease. |
| 4. Bell's palsy | No additional criteria. |
| 5. Bunions | No additional criteria. |
| 6. Carpal tunnel syndrome | No additional criteria. |
| 7. Cataracts | In the last 90 days, you haven't had an operation for this condition. |
| 8. Coeliac disease | In the last 6 months, you haven't been treated by a medical practitioner for this condition. |
| 9. Congenital blindness | No additional criteria. |
| 10. Congenital deafness | No additional criteria. |
| 11. Ear grommets | You haven't had an ear infection in the last 3 months |
| 12. Epilepsy | <ul style="list-style-type: none"> • You haven't required hospitalisation for epilepsy, including as an outpatient in the last 2 years; • You haven't changed your medication regime for epilepsy in the last 12 months; and • You don't have an underlying medical condition e.g., previous head trauma, brain tumour or stroke. |
| 13. Gastric reflux | Your gastric reflux doesn't relate to an underlying diagnosis e.g., hernia or gastric ulcer. |
| 14. Glaucoma | You have no ongoing complications for this condition. |
| 15. Goiter | No additional criteria. |
| 16. Gout | No additional criteria. |
| 17. Graves' disease | No additional criteria. |
| 18. Hiatus hernia | No additional criteria. |
| 19. Hip replacement, knee replacement | The procedure was performed more than 6 months ago and less than 10 years ago. |
| 20. Hip resurfacing | The procedure was performed more than 6 months ago and less than 10 years ago and you haven't had any post-operative complications relating to the surgery. |
| 21. Hypercholesterolemia (high cholesterol) | You don't have a known heart or cardiovascular condition. |
| 22. Hypertension (high blood pressure) | <ul style="list-style-type: none"> • You don't have a known heart or cardiovascular condition; • You don't have Type 1 diabetes or Type 2 diabetes; and • In the last 12 months your blood pressure medication has not changed; and • You aren't suffering symptoms of hypertension. |
| 23. Menopause | You don't have osteoporosis. |
| 24. Migraine | No additional criteria. |
| 25. Peptic ulcer/gastric ulcer | In the last 12 months, the peptic / gastric ulcer has been stable. |
| 26. Plantar fasciitis | No additional criteria. |
| 27. Raynaud's disease | No additional criteria. |
| 28. Skin cancer | <ul style="list-style-type: none"> • Your skin cancer is not a melanoma; • You haven't had chemotherapy or radiotherapy for this condition; and • Your skin cancer does not require any follow-up treatment. |
| 29. Trigger finger | No additional criteria. |
| 30. Urinary incontinence | No additional criteria. |
| 31. Underactive thyroid/overactive thyroid | The cause of your underactive/overactive thyroid wasn't a tumour. |

If **you** require cover for **Pre-existing medical conditions** that are not automatically covered above, **you** may apply for additional cover for that condition. Please see the **Pre-existing medical conditions we need to assess** section below.

Pre-existing medical conditions we need to assess

If **you** want cover for a **Pre-existing medical condition(s)** that **your** condition(s):

- does not meet the criteria in the table set out in 'Pre-existing medical condition(s) we cover'; or
- are not listed in the table set out in 'Pre-existing medical condition(s) we cover';

You will need to complete a medical assessment for **your** condition(s) to see if **we** can cover them.

You can complete a medical assessment with **your** travel insurance quote. The process will be explained to **you** during the quote.

If **you** complete a medical assessment for **your Pre-existing medical condition(s)**, but **you** don't tell **us** about all **your Pre-existing medical conditions** and **you** make a claim due to a **Pre-existing medical condition** **you** didn't disclose to **us**, **we** may be unable to provide cover.

There are two possible outcomes once **you've** completed a medical assessment for **your Pre-existing medical condition(s)** when **you** apply for a **policy**:

1. We can cover your Pre-existing medical condition(s)

We'll offer **you** a **policy** covering unexpected events relating to **your Pre-existing medical condition(s)**. An additional premium may be payable, and the condition(s) will be listed on **your policy** documents.

2. We can't cover your Pre-existing medical condition(s)

If **your** risk is higher than **we're** able to cover, or unknown, **we** may decline to offer **you** a **policy** or offer **you** a **policy** with special exclusions for the **Pre-existing medical condition(s)**.

Cover for Pregnancy

Our policies provide cover for pregnancy in limited circumstances.

What is covered?

Cover is included automatically up to the end of the 25th week of pregnancy for:

- a. single non-complicated pregnancies;
- b. unexpected pregnancy complications; and
- c. childbirth which was accelerated by accidental **injury** in limited circumstances.

Please see further information below.

You will need to apply for cover if at the **relevant time**, **you** know **you** are pregnant and are aware of, or a reasonable person in the circumstances could be expected to have been aware of, any of the following:

- i. there have been complications with this or a previous pregnancy,
- ii. **you** are expecting a multiple pregnancy (such as triplets or twins), or
- iii. **you** have a **Pre-existing medical condition** which could have an adverse impact on **your** health.

Pregnancy Complications

Pregnancy complications are considered **Pre-existing medical condition** and need to be disclosed and assessed if **you** want cover for these conditions whilst on **your journey**. Pregnancy complications include those that occur during pregnancy or may be caused by **Pre-existing medical condition** that already existed prior to the pregnancy, such as previous high risk of miscarriage, gestational diabetes, hyperemesis (severe morning sickness) or pre-eclampsia. Please refer to the **Pre-existing medical condition we need to assess** section above.

What is not covered

There is no cover for:

- a. pregnancy complications occurring from the 26th week of gestation, or as described in the section above (Pregnancy Complications) unless such complications are specifically accepted by **us** and noted on **your certificate of insurance**;
- b. childbirth at any stage of the pregnancy, other than as a result of an accident occurring prior to the end of the 25th week of **your** pregnancy which causes **you** to give birth prematurely;
- c. the health or care of a newborn child, irrespective of the stage of pregnancy when the child is born; or
- d. regular antenatal care.

We recommend that **you** contact **your medical advisor** and obtain written confirmation that **you** are fit to travel before commencing **your planned journey**.

If **you** are unsure whether **you** need to complete a medical assessment for **your** pregnancy, please call **our** Medical Assessment team on **1800 997 810 or +61 2 9997 4810**.

It's important also to read 'General exclusions' on pages 25 to 28 for other reasons why **we** won't pay.

Changes in your health

If any of the following events **arise** at any time after **you** buy **your policy**, but before the start of **your journey**, or each **journey** under **your** Multi-Journey plan, **you** must contact **your medical advisor** and get written confirmation that **you** are fit to travel:

- a change in a **Pre-existing medical condition** that was either covered as specified 'Pre-existing medical condition(s) we cover' on page 15 or a change to a **Pre-existing medical condition** that **we** covered for an additional premium when **you** purchased the **policy**;
- a completely new medical condition (or the symptoms of one);
- a pregnancy.

If **you** don't get written confirmation from **your medical advisor** that **you** are fit to travel, or the **medical advisor** declares **you** unfit to travel, **you** will not be covered for any claim that **arises** from that condition if **you** still travel.

If **your medical advisor** declares **you** unfit to travel, then **you** are covered under the terms of **your** existing **policy** to cancel **your journey** and make a claim under 'Section 4: Cancellation or amendment expenses'.

There is no cover under 'Section 1: Overseas emergency medical and hospital expenses' for continuation or follow up of medical treatment (including medication and ongoing immunisations) that started before **your journey**.

What happens if you have a Pre-existing medical condition(s) or pregnancy, but you didn't take steps to cover it under your policy?

We won't pay any claims, costs or losses under any section of the **policy** arising from or, related to **your Pre-existing medical condition(s)** or pregnancy if:

- **You** didn't purchase cover for **your Pre-existing medical condition(s)** or pregnancy at the **relevant time** or, at the latest, before **you** depart on **your journey**;
- **You** complete a medical assessment for **your Pre-existing medical condition(s)** or pregnancy, and **we** decline cover; or
- **We** agreed to provide cover for **your Pre-existing medical condition(s)** or pregnancy, and **you** don't pay the required additional premium.

This could mean having to pay hundreds and thousands of dollars out of **your** own pocket for expenses if **you** experience a medical emergency **overseas**.

If **you** are unsure whether **you** need to complete a medical assessment for **your Pre-existing medical condition(s)** or pregnancy, please call **our** Medical Assessment team on **1800 997 810** or **+61 2 9997 4810**.

Sports and activities

Cover for sports and other leisure activities

What's covered

You are covered for most sports and leisure activities as long as:

- **you** act in a reasonable way to protect **yourself**. This means enjoying the activities with an appropriately licensed outdoor pursuits or sports organisation and following their instructions, as well as complying with any rules and guidelines by the local government authority for the sport or activity;
- **you** aren't taking part in or training for a sport in **your** capacity as a professional player of that sport. For example, **we** would not pay any claims if it occurred while **you** were playing basketball and **you** play basketball professionally, but may pay a claim if **you** were playing golf recreationally.

What's not covered

We won't pay any claims, costs or losses under any section of the **policy arising** from or related to the following sports and leisure activities:

- **Winter sports**, unless **you** have purchased the Snow pack cover option (and the conditions of cover are met).
- Any of the following winter or snow-related activities even if **you** have purchased the Snow pack cover option: ski/snowboard racing (including training), ski/snowboard acrobatics, freestyle skiing/snowboarding, ski/snowboard fun parks, ski/snowboard jumping or stunting, off-piste skiing/ snowboarding without a professional snow sports instructor/guide, cross-country skiing outside of a designated cross-country ski route, bobsleighbing and parascending (over snow).
- Contact sports, including but not limited to rugby and martial arts.
- Driving or being driven in a **recreational all-terrain vehicle overseas** unless **you** are under the direct supervision of an operator licensed in the country **you** are riding in, **you** obey all relevant safety requirements, and **you** wear a helmet.
- Hunting.
- Mountaineering or rock-climbing using ropes or climbing equipment (other than for hiking).
- **Open water voyages**.
- Parachuting (including BASE jumping), hang- gliding or paragliding.
- Polo.
- Scuba diving using an artificial breathing apparatus unless **you** hold an open water diving license recognised in Australia or **you** are diving under licensed instruction, and **you** are diving at no greater depth than 30 metres.
- Taking part in, or training for, a sport in **your** capacity as a professional player of that sport.
- **You** racing or participating in any timed event (other than on foot). Travel by air or sea, unless **you** are a passenger with a paid ticket on a:
 - scheduled transport service; or
 - licensed charter flight; or
 - hot air balloon with a commercial operator licensed in the country **you** are in; or
 - licensed sightseeing air tour from one location back to that location; or
 - licensed charter vessel, where the crew are included, operating within coastal waters.
- Trekking or hiking on or above 3000 metres in height.

It is important also to read '[General exclusions](#)' on pages 25 to 28 for other exclusions that may apply.

While you are travelling

Overseas emergency assistance

If something unexpected happens while **you** are **overseas**, **we** want to ensure **we** can help make it as stress free as possible. If **you** have an emergency medical situation, **our** team will help to keep **you** in touch with **your** family and colleagues and assist in locating embassies and consulates around the world.

If **you** have an **overseas** emergency, contact **our** assistance team immediately, 24 hours a day, 7 days a week on: +61 2 8055 1611 (reverse charges accepted from the **overseas** operator).

If **you**:

- are hospitalised; or
- **you** are being treated as an outpatient and the total cost of any consultation or treatment will exceed \$2,000 **you**, or a member of **your** travelling party, should contact **us** as soon as reasonably practicable. If **you** do not contact **us**, and incur costs without **our** consent, **we** may limit the amount payable under a claim, to the amount **we** would have paid towards any expenses (including medical) or for any evacuation/repatriation or airfares that have not been approved or arranged by **us**.

For all other claims circumstances please follow the claims process outlined in [Claims information](#)



Extending your cover

If you're travelling for longer than planned

If **you're** travelling for longer than planned and need to update the return date listed on **your certificate of insurance**, **you'll** need to contact **your** issuing travel agent or CHI Travel Insurance, as applicable, before **your policy** expires. To allow time for changes to be made, **we** suggest doing so at least 2 business days prior to expiry.

If the change to **your policy** duration can be made (which may attract a payment of an additional premium), **we'll** issue **you** with a new **certificate of insurance** that will be adjusted with the new dates.

Free automatic extensions

We'll extend **your policy** free of charge until **you** are physically able to return **home** by the quickest and most direct route if **your** return **home** has been delayed due to a reason which is covered under **your policy**.

What conditions apply to trip extensions?

You cannot extend cover:

- for any **Pre-existing medical condition(s)**, except:
 - those conditions that are covered as specified under '[Pre-existing medical condition\(s\) we cover](#)' on page 15 **you** meet any relevant criteria specified in '[Pre-existing medical condition\(s\) we cover](#)' or those conditions with approval that are listed on **your policy** documents with additional premium paid; and
 - there have been no changes in those **pre-existing medical condition(s)** after **you** purchased the original **policy**;
 - for new conditions, **you** suffered during the term of **your** original **policy**;
- where **you** haven't told **us** about any circumstances that have caused or may cause a claim under **your policy**;
- under the Top Plus International and Basic International plans (bought before or after departing Australia) or under the Domestic plan, where at the time of application for the change to **your policy** duration, the total length of **your journey** will exceed a combined maximum period of 12 months;
- at any time under the Multi-Journey plan.

Words with special meanings

Where you see a word written in bold in this document (unless otherwise specified), it means there is a definition for it here.

Arise, arises, arisen or arising means directly or indirectly resulting from, attributable to or connected with.

Carrier(s) means an aircraft, vehicle, train, tram, vessel or any other public transport operated under a license to transport passengers. This definition excludes taxis, rideshare services and carshare services.

Certificate of insurance (COI) (even if they are not in bold) means the most recent certificate **we** issued, which shows certain insurance details relevant to **you**. It may include additional terms, conditions, exclusions, and limitations that amend the standard terms of this PDS.

Chronic means an ongoing, persistent, or long lasting condition. It may have a pattern of relapse and remission.

Close relative means **you** or **your travelling companion's** spouse, de facto partner, parent, parent-in-law, children (including adopted or fostered children), brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée or guardian.

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.

Cruise means an ocean voyage on a commercially operated vessel for more than one night.

Dependent or dependents means **your** children or grandchildren who are:

- under the age of 25 years at the time **you** buy **your policy**;
- who are financially **dependent** on their parents and/or grandparents and not working full time;
- travelling with **you** for **your** entire **journey**; and
- listed on the **Certificate of insurance** as **dependents**.

Dollar or \$ (even if they are not in bold) means Australian **dollars**.

Duo cover (even if they are not in bold) means cover provided to **you** and **your** nominated **travelling companion** as listed on **your certificate of insurance**. This cover does not include cover for **dependents**.

Epidemic means a rapidly spreading contagious or infectious disease or illness in a region as declared by the World Health Organisation or a national public health authority.

Excess means the amount **we** will deduct from any amount payable under **your policy** for each claimable incident or event. It will show under the section cover limits for each section where an **excess** applies. Please refer to **your certificate of insurance** for the **excess** amount **you** have agreed upon.

Family cover (even if they are not in bold) means cover provided to **you**, **your** spouse or partner and **your dependents** as listed on **your certificate of insurance**.

Financial collapse means:

- a. bankruptcy;
- b. entry into any official or unofficial scheme of arrangement;
- c. insolvency;
- d. applying for or filing for insolvency protection;
- e. liquidation or provisional liquidation;
- f. a person or company conducting business under statutory protection under the law of any jurisdiction;
- g. winding up;
- h. presentation of a petition for the compulsory winding up of;
- i. restructuring or composition with creditors;
- j. appointment of receiver, manager or administrator;
- k. stopping the payment of debts; or
- l. something having a substantially similar effect to any of (a) to (k) above happens in connection with the person or company under the law of any jurisdiction.

For the purpose of this definition, insolvency means a person or company under administration or deemed insolvent (each as defined in the Corporations Act 2001 (Cth)).

Home means **your** usual place of residence in Australia where **you** carry out the ordinary course (day to day activities) of **your** life for the purposes of family, employment, living and financial considerations. **Your home** must be in Australia for any cover to apply.

Hospital means an established **hospital** registered and accredited by the relevant public health authority that provides in-patient medical care.

Injure, injured or injury means a bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happened at a definite time and place during **your period of insurance** and did not result from any illness, **sickness** or self-harm.

Injury date means the date **you** are **injured** and will be the earlier of when:

- **your medical advisor** reasonably diagnoses as the most likely date of the **injury**;
- **our medical advisor** reasonably diagnoses as the most likely date of the **injury**;
- **you** first became aware of the **injury** or a reasonable person in the circumstances would have been aware of the **injury**;
- **you** first received medical treatment for the **injury**;
- the **injury** is first diagnosed by a **medical advisor**.

Insured person (even if it is not in bold) means the people listed on **your certificate of insurance**, including **your dependents** if applicable to the plan **you** select.

Journey means:

1. For Top Plus International and Basic International plans bought before departing Australia, **journey** means the travel during **your period of insurance** that:
 - starts on the departure date listed on **your certificate of insurance** when **you** leave **your home** to go directly to the place **you** depart from on **your** travels; and
 - ends on the return date listed on **your certificate of insurance** or when **you** return **home**, whichever happens first.
2. For Top Plus International and Basic International plans bought after departing Australia, **journey** means the travel during **your period of insurance** that:
 - starts 48 hours after the issue date listed on **your certificate of insurance**; and
 - ends on the return date listed on **your certificate of insurance** or when **you** return **home**, whichever happens first.
3. For the Multi-Journey plan:
The maximum period for any one **journey** is 45 days. There is no cover for any incident or event that happens outside of the 45 days.

Each **overseas journey**:

- starts on the date of departure of each **journey** during **your period of insurance** when **you** leave **your home** to go directly to the place in Australia **you** depart from on **your** travels; and
- ends when **you** return **home** from each **journey** or on the return date listed on **your certificate of insurance**, whichever happens first.

Each domestic **journey**:

- starts on the date of departure of each **journey** during **your period of insurance** when **you** leave **your home** to go directly to **your** destination in Australia; and
- ends when **you** return **home** from each **journey** or on the return date listed on **your certificate of insurance**, whichever happens first.

Please note that domestic **journeys** under the Multi-Journey plan will only be covered if **your** destination is more than 200kms from **your home**.

4. For the Domestic plan, **journey** means travel during **your period of insurance** that:
 - starts when **you** leave **your home** to go directly to **your** destination in Australia; and
 - ends on the return date listed on **your certificate of insurance** or when **you** return **home**, whichever happens first.

Please note that **your journey** under the Domestic plan will only be covered if **your** destination is more than 200kms from **your home**.

Luggage and personal effects mean any personal items:

- owned by **you** and that you take with **you** on **your journey**; and/or
- **you** buy on **your journey**; and
- that are designed to be worn or carried about with **you**.

This includes but is not limited to:

- personal electronics such as mobile phones, tablets, laptops, cameras or video equipment;
- **your** suitcase and trunks;
- clothing and shoes;
- personal jewellery;
- toiletries and cosmetics; and sunglasses.

Examples of items that aren't considered **Luggage and personal effects** under the **policy** include bicycles and bicycle accessories, motor vehicles and accessories, passports or other travel documents, bank cards, cash, banknotes, currency notes, travellers' cheques, items of a perishable nature (meaning items that can decay or rot and won't last for long), negotiable instruments (such as gift cards, precious metals or securities), watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any business sample or items that **you** intend to trade.

Check out '[Section 8: Luggage and personal effects](#)' on pages 43 to 45 and '[Section 9: Delayed luggage and personal effects](#)' on page 46 for more information on terms and conditions, limitations and exclusions that apply to **your luggage and personal effects**.

Medical advisor means:

1. Whilst on **your journey** - the medical practitioner/registered medical professional who is treating **you** for **your** medical condition or **injury**.
2. If **you** have not left on **your journey** - the medical practitioner/registered medical professional who is treating **you** in Australia.
3. A **medical advisor** is licenced to practice medicine, for example a doctor, physician, surgeon, optometrist, psychologist or specialist; and their scope of practice is relevant to the circumstances of the claim.
4. A **medical advisor** does not include a person who is related to **you**, **your close relative** or a member of **your** travelling party.

Medical aids mean:

- Communication aids e.g., hearing aids;
- Mobility aids e.g., walkers, crutches and wheelchairs;
- Prosthetic limbs, medical-grade footwear and orthotics;
- Sight aids e.g., prescription glasses;
- Dental aids e.g., dentures and dental prostheses

Mental illness means any **sickness**, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental disorders, where a clinical diagnosis has been made and treatment has been prescribed by a **medical advisor**, prior to the **journey** departure. A clinical diagnosis for **mental illness** can also be made after the **journey** departure by **your medical advisor**.

Moped or Scooter means any two-wheeled or three-wheeled motor vehicle (including e-scooters) with an engine capacity of up to and including 50cc or equivalent.

Motorcycle means any two-wheeled or three-wheeled motor vehicle (including electronic versions) with an engine capacity greater than 50cc or equivalent.

Natural disaster means an extraordinary natural phenomenon such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon. It does not mean an **epidemic** or **pandemic**.

Open water voyages means being on a vessel more than 12 nautical miles off any landmass, other than on a **cruise** ship where **you** have selected the Cruise Pack and it is noted on **your certificate of insurance**.

Overseas means in any country other than Australia.

Pandemic means an **Epidemic** that spreads to a geographically large area, such as multiple countries, and includes the declaration of a **Pandemic** or a public health emergency of international concern by the World Health Organisation or other recognised public health authority or government.

Period of insurance is the period **you** are covered for as defined under the heading '[When does your cover start?](#)' on page 11.

Policy (even if they are not in bold) means this PDS, the **certificate of insurance** and any other change to the **policy** terms that are confirmed by **us** in writing (such as an endorsement or a Supplementary PDS).

Pre-existing medical condition is defined under the heading 'What is a Pre-existing medical condition?' on page 14.

Public place means any place the public has access to including but not limited to airports, bus terminals, stations, buses, **cruise** ships, planes, taxis, trains, beaches, hostels, hotels, hotel foyers and grounds, galleries, museums, private car parks, public toilets, shops, malls, streets and restaurants.

Recreational all-terrain vehicle means a small, open motor vehicle having three or more wheels fitted with large tires designed chiefly for recreational use over roadless terrain. They are sometimes referred to as quadbikes, trikes or buggies.

Registered psychiatrist means a psychiatrist (other than **you**, **your travelling companion** or **your** relative) registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA) or, if **you** are **overseas**, an equivalent regulatory body which governs psychiatrists in the country in which **you** are seeking medical assistance.

Relevant time means for:

- a. Single-Trip plans (Top Plus International, Basic International and Domestic plans): the time of issue of the **policy**.
- b. The Multi-Journey plan: the first time at which any part of the relevant **journey** is paid for or the time at which the **policy** is issued, whichever occurs last.

Rental vehicle means a sedan, hatchback or station wagon, four-wheel drive, or minibus/ people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company for the carriage of passengers and does not include any vehicle designed for the carriage of goods. It doesn't include car-sharing services (such as Car Next Door, CitiHop, Go Get or Zipcar), **motorcycles**, **mopeds** or **scooters**, caravans, trailers, trucks or any watercraft.

Sick or **sickness** means a medical condition, not being an **injury**, which first occurred or first manifested during **your period of insurance**.

Sick or **sickness** means a medical condition, not being an **injury**, which first occurred or first manifested during **your period of insurance**.

For this definition, a **sickness** will first manifest itself on the earlier of the date when:

- **your medical advisor** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness**, of which **you** would reasonably have been aware of, first occurred or manifested, whichever is the earlier;
- **our medical advisor** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness**, of which **you** would reasonably have been aware of, first occurred or manifested, whichever is the earlier;
- **You** first became aware of the **sickness** or **symptoms** of the **sickness**, whichever is the earlier;
- a reasonable person in the circumstances would have been aware of the **sickness** or symptoms of the **sickness**, whichever is the earlier;
- the **sickness** or symptoms of the **sickness** were first diagnosed by a **medical advisor**, whichever is the earlier.

Single cover (even if they are not in bold) means cover provided to **you** and **your dependents** as listed on **your certificate of insurance**.

Sub-limit means the maximum **dollar** amount **we'll** pay to cover a specific item, event or loss which **we've** described under a broader benefit or section cover limit.

Terrorism means any act:

- which may or may not involve the use or threat of force or violence; and
- where the purpose of the act is to promote a political, religious, ideological goal, or to intimidate or influence a government (whether lawfully elected or not), or any section of the public.

Terrorism will also include any act that is verified or recognised by the (relevant) government as an act of **terrorism** or defined under any relevant legislation as an act of **terrorism**.

Travelling companion means a person with whom **you** had planned to travel with for at least 50% of **your journey** before **your policy** was issued.

Unattended means but is not limited to, when an item is not on **your** person at the time of the loss, theft or damage, or not under **your** control at the time of the loss, theft or damage, left in a position where it can be taken or damaged without **your** knowledge including on the beach or beside the pool while **you** swim, in a **public place** or leaving it a distance or where **you** are unable to prevent it from being unlawfully taken or damaged. **Unattended** also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a **public place**.

We, our, us (even if they are not in bold) means Tokio Marine & Nichido Fire Insurance Co.

Winter sports means the following sports which are not played in a professional capacity:

- on piste recreational skiing and snowboarding;
- bigfoot skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator);
- cat skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator);
- cross-country skiing and snowboarding (along a designated cross-country ski route only);
- glacier skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator);
- heli-skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator);
- ice hockey;
- ice skating;
- lugeing on ice (provided by a licensed tour operator and available to the general public only);
- on-piste mono skiing and snowboarding;
- off-piste skiing and snowboarding with a professional snow sports instructor/guide;
- snowmobiling; and
- tobogganing.

You, your, yourself and insured person (even if they are not in bold) means the people listed on **your certificate of insurance**, including **your dependents**.

General exclusions

Exclusions that apply to **your** whole **policy** are also known as general exclusions. This is an insurance term for exclusions that will be applied across all sections and benefits of the **policy**, regardless of when the **policy** was purchased. In short, these are things **we** can't cover under any circumstances.

Please note that these exclusions are in addition to any exclusions listed under Sections 1 to 21 and under the optional covers (Cruise pack, Snow pack and Motorcycle, moped and scooter cover pack).

We won't pay any claims, costs or losses under any section of the **policy** if **your** claim **arises** from or is related to:

General

1. Known events, including any event or circumstance that **you** were aware, or should have been reasonably aware, that could result in a claim. **We** consider reasonable awareness to include events that are the subject of any government warning or mass media report.
2. any government or public health authority mandatory quarantine or isolation order imposed on **you** related to border, region or territory travel in response to COVID-19.
3. An **epidemic** or **pandemic**, except to the extent that cover is expressly provided by:
 - i. Section 2: Overseas medical, hospital, cash in hospital, dental and related expenses, where **you** have already commenced **your journey** prior to any **epidemic** or **pandemic**;
 - ii. Section 18: COVID-19 Overseas Medical and Hospital and Emergency Expenses;
 - iii. Section 19: COVID-19 Cancellation Fees and Lost Deposits;
 - iv. Section 20: COVID-19 Additional Expenses and Special Events; or
 - v. Section 21: COVID-19 Travel Delay
4. Any fear or threat of COVID-19, SARS-CoV-2, or any mutation or variation of SARS-CoV-2 of the COVID-19 disease.
5. A diagnosis of COVID-19 unless provided by **your medical advisor** or **our medical advisor**.
6. any person, company or organisation (including but not limited to any airline, or other **carriers**, accommodation provider, car rental agency, travel agency including online travel agencies, online travel and leisure retailer, tour or **cruise** operator, travel wholesaler, booking agent or other providers of facilities or travel or tourism-related services), refusing, failing or not having ability to provide services, facilities or accommodation, due to their own **financial collapse** or the **financial collapse** of any other person, company or organisation providing facilities or tourism-related services.
7. **you** not taking reasonable action to avoid, minimise or reduce any claim or loss.
8. **you** not making all reasonable efforts to provide all assistance, information and cooperation reasonably requested by **us** or any government or relevant authorities, including but not limited to, undergoing an alcohol or drug test and releasing the result to **us**, or cooperating with any reasonable investigation related to **your** claim.
9. **you** acting in a manner which deliberately or recklessly placed **you** (unless it is to save a person's life), **your Luggage and personal effects** and cash in danger. This includes, but is not limited to, **you** participating in dangerous or reckless activities, or putting **yourself** in unsafe circumstances.
10. **you** or **your travelling companion** breaking any laws in the country that **you** are in. This does not apply to **you** if **you** are not the perpetrator of such act and **you** can reasonably demonstrate that **you** did not know, instigate or condone any such act.
11. any errors or omissions in any booking arrangements. This includes but is not limited to any bookings made by **you**, **your** travel agent, **your** booking provider or any other person acting on **your** behalf.
12. any failure to get the relevant visa, work permit, passport or travel documents.

13. **you** or anyone else being denied entry to a country, or failing to satisfy visa requirements to stay, as determined at any time by that country.
14. any **natural disaster** that happened before **you** purchased **your policy**. This includes if **you** knew or ought to have known that the **natural disaster** was forecast to occur and impact **your journey** immediately before **you** purchased **your policy**.
15. any act of war, regardless of whether it was declared or not, or from any rebellion, revolution, insurrection, civil war or the taking of power by the military.
16. Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to **your** country/region of intended travel:
 - a. prior to **you** purchasing **your policy**. Where these circumstances apply, if the DO NOT TRAVEL advisory is lifted prior to **your journey** departure date, this exclusion no longer applies. However, **you** will not be able to lodge a claim for an insured event that occurred during a period in which the DO NOT TRAVEL advisory was in effect; or
 - b. after **your** purchase of this **policy** and prior to **your journey** departure date. Where these circumstances apply:
 - i. if the DO NOT TRAVEL advisory is lifted prior to **your journey** departure date, this exclusion no longer applies but **you** will not be able to lodge a claim for an insured event that occurred during a period in which the DO NOT TRAVEL advisory was in effect; and
 - ii. Regardless of whether or not the DO NOT TRAVEL advisory is lifted prior to **your journey** departure date, this exclusion does not apply to 'Section 4: Cancellation or amendment expenses'.
17. Acting contrary to any of the following issued by the Australian government or by the government or other official body of **your** destination or intended destination: travel advice, warnings or bans, 'Do not travel' warnings (except to the extent set out in General Exclusion 16 above); government-directed border closure; or mandatory quarantine or self-isolation requirements related to cross-border, region, or territory travel.

If **you** are in a country or a part of a country at the time it's given a travel advisory risk rating of 'Do Not Travel' or equivalent by Australian Government; **you** should return to Australia as soon as possible. If **you** need emergency assistance, please contact +61 2 8055 1611.

Check out www.smarttraveller.gov.au for more information.

18. any events related to a prohibition, regulation, intervention, quarantine, detention, confiscation, border closure or other directives, given, declared or carried out by any government authorities.
 19. a nuclear reaction or contamination from nuclear weapons or radioactivity.
 20. biological and/or chemical materials, substances or compounds used to harm or destroy human lives and/or to create fear.
 21. any consequential loss of any kind, including but not limited to, loss of enjoyment, disappointment, non-financial loss (except for air travel points cover under 'Section 4: Cancellation or amendment expenses') or any financial loss not mentioned in this **policy**. In other words, **we** won't pay a claim just because the weather was terrible for part of, or even **your** entire **journey**.
 22. any claims, costs or losses that are recoverable from any other source.
 23. any **insured person** shown on the **certificate of insurance** where Australia is not their **home**.
 24. a domestic **journey**, under any applicable plan, where **your** destination is not more than 200kms from **your home**.
 25. Any losses or expenses that are from, related to or directly or indirectly caused by any violation of, or exposure of the Insured or Underwriters to, any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom; United States of America; or Australia.
- Health**
26. Any **Pre-existing medical condition** that is not a **Pre-existing medical condition** **we** automatically cover, or that is otherwise approved by **us** and shown on **your certificate of insurance** pursuant to this **policy**. Please refer to 'How we cover Pre-existing medical conditions' for more information.
 27. Claims directly or indirectly arising from or made worse by any **Pre-existing medical condition** of a **close relative**, or any other person not listed on the **certificate of insurance**, except to the extent of sub limits as expressly provided by Sections 4 and Sections 5.

28. Any condition or set of symptoms that are under or awaiting further investigation, tests, surgery or other treatment recommended by a medical practitioner.
29. Any claim in respect of travel booked or undertaken against the advice of **your medical advisor** or **our medical advisor**.
30. Any claim in respect of travel booked or undertaken to seek medical treatment or review. Any claim in respect of travel booked or undertaken to participate in a clinical trial.
31. Any claim in respect of travel booked or undertaken even though **you** knew, or a reasonable person in **your** circumstances would know, **you** were unfit to travel, whether or not **you** had sought medical advice.
32. Any claim associated with pregnancy, childbirth or related complication except as provided for on pages 16 and if required where an additional premium has been paid.
33. Any claim that relates to addiction to alcohol or substances, including but not limited to, facilities where **you** receive treatment rehabilitation for drug and/or alcohol addiction, or are using as a place for nursing, convalescence or rehabilitation.
34. The cost of medication in use at the time the **journey** began or the cost for maintaining a **course** of treatment **you** were on before **your journey** except as specified under 'Section 8: Luggage and personal effects'.
35. any claim **arising** from:
- **your** suicide or attempted suicide; or
 - injuring **yourself** deliberately or putting **yourself** in danger (unless **you** were trying to save a human life).
36. a sexually transmitted disease unless **we** agreed to provide cover and **you** have paid any applicable additional premium, and it's listed on **your policy** documents.
37. **you** being under the influence of alcohol where:
- a. **you** having a recorded blood alcohol concentration (BAC) greater than the legal limit whilst operating a motor vehicle, **motorcycle, scooter, moped, recreational all-terrain vehicle** or any watercraft in the country **you** are in; or
 - b. **your** judgement or actions are impaired and this impairment causes or contributes to any loss or damage in view of all the circumstances, in which case **we** will consider any one or more of the following information in assessing the materiality of **your** intoxication:
 - i. **your** BAC;
 - ii. an expert's report, such as that of a medical practitioner or forensic expert, and any police reports;
 - iii. **your** own statements and any statements contained in a witness report of a third party; or
 - iv. any statements provided by any treating medical professional (such as a paramedic, nurse, doctor) or attending emergency service member as documented in their records.
38. drug or substance abuse (whether over the counter, prescription or otherwise); or consumption or ingestion of any drug or substance except those that are prescribed to **you** by a **medical advisor** and taken as per their instructions.
39. medical costs incurred by **you** when **you** received private **hospital** or medical treatment where public funded services or care or treatment is available under any Reciprocal Health Agreement between the government of Australia and the **overseas** government unless **we** have approved the costs incurred beforehand (based on medical necessity). **We** may discuss with **you** and/or **your medical advisor** to allow **you** to seek a treatment by an **overseas** private **hospital** when **we** reasonably consider that it is necessary considering all information available to **us** at the time.
40. **you** travelling with the intention of receiving medical, dental or cosmetic treatment during **your journey**
41. any elective, cosmetic or non-emergency procedures, surgery or treatment, including any complications caused by them.
42. any event, **injury** or **sickness** where providing a payment, benefit or cover would result in **us** contravening:
- the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth), any succeeding legislation to those Acts; or
 - any other applicable legislation (whether in Australia or not) where **we** don't have the necessary licenses or authority to provide such cover or when **we** are prohibited from paying a benefit.

Leisure and other activities

43. **you** riding on a **recreational all-terrain vehicle**, as a driver or passenger **overseas** unless all the following apply:
- **you** are under the direct supervision of an operator licensed in the country **you** are in;
 - **you** obey all relevant safety requirements applicable in the country **you** are in; and
 - **you** are wearing a helmet.
44. **you** scuba diving using an artificial breathing apparatus unless **you** hold an open water diving licence recognised in Australia or **you** were diving under licensed instruction, and **you** are diving at no greater depth than 30 metres.
45. **you** hunting, engaging in **open water voyages**, playing polo, mountaineering or rock-climbing using ropes or climbing equipment (other than for hiking), parachuting (including BASE jumping), or hang gliding.
46. **you** travelling by air or sea, unless **you** are a passenger with a paid ticket on a:
- scheduled transport service; or
 - licensed charter flight; or
 - hot air balloon with a commercial operator licensed in the country **you** are in; or
 - licensed sightseeing air tour from one location back to that location; or
 - licensed charter vessel where the crew are included, operating within coastal waters.
47. **you** taking part in, or training for, a professional sport of any kind.
48. **you** taking part in a competition where there are financial rewards or cash prizes.
49. **you** racing or participating in any timed event (other than on foot).
50. contact sports, including but not limited to rugby and martial arts.
51. trekking or hiking on or above 3,000 metres in height.

Policy wording

Section benefits

What we cover – your health

This part explains what's covered, limits and conditions applying to that cover, what **you** need to do, and what **we** will and won't pay.

There is no cover for Covid-19 under Sections 1-17 of the **policy**. This **policy** provides cover for certain circumstances relating to COVID-19 up to the specified benefit limits as set out in Section 18, Section 19, Section 20 and Section 21.

Section 1: Overseas emergency medical and hospital expenses

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|----------------------------|--------------------------|----------------------------|----------|
| Section cover limit | Unlimited* | Unlimited* | Unlimited* | No cover |
| Sub-limits: Overseas dental expenses | \$1,000 per insured person | \$500 per insured person | \$1,000 per insured person | No cover |
| Excess | Yes | Yes | Yes | No cover |

*\$unlimited means that generally there is no cap on the maximum **dollar** amount which may be paid out for this benefit, subject to the specific terms and conditions, **sub-limits** and exclusions that apply to this benefit. This benefit covers reasonable **overseas** medical and **hospital** costs as a result of an **injury** or **sickness** occurring which first shows itself during **your journey** dates as outlined on the **certificate of insurance**.

There's cover under this section; if **you** suffer an unexpected **injury**, **sickness** or dental pain **overseas** during **your journey**.

We'll pay up to the section cover limit of the plan **you** have selected for the reasonable costs incurred **overseas** on **your journey** for **your** emergency medical treatment, advice, attention, medication and assistance on the advice of a **medical advisor**.

We will also confirm any necessary written guarantees to medical providers for payment of reasonable expenses for medical treatment, advice, attention, medication and assistance.

Sub-limits applying to cover:

We'll also pay up to the **sub-limit** specified under **your** plan for each **insured person** listed on the **certificate of insurance** for the reimbursement of reasonable costs for emergency dental treatment received **overseas** for the relief of sudden and acute pain to healthy and natural teeth. This means that the emergency dental treatment must be for an original tooth (or one with a filling) and/or supporting tissues (**your** gums).

Conditions and limitations applying to cover:

- we'll** only pay for **overseas** treatment received and/or **hospital** accommodation for a maximum of 12 months from the date the **sickness** first manifested itself or from the **injury date**.
- the medical, dental or **hospital** expenses must have been incurred due to a claimable event under the **policy**, and this is confirmed on receipt of the written advice of a **medical advisor**.
- If **you** unreasonably choose not to follow the medical advice obtained, in consultation with **your medical advisor** or **our medical advisor**, any subsequent medical, hospital or evacuation expenses may be reduced or denied, to the extent that **we** have been prejudiced by **your** decision to not follow this medical advice.
- we** will decide on which action to take subject to medical constraints as agreed by **our medical advisor** in consultation with **your medical advisor**. This may include returning **you home** for medical treatment.
- if **we've** paid for costs to return **you home**, but **you** didn't have a prepaid return flight **home**, **we're** entitled to recover that cost from **you** at the fare class in which **you** departed Australia.

What you need to do:

- a. contact **our** emergency assistance team as soon as reasonably possible (+612 8055 1611), or have someone else contact **us** on **your** behalf as soon as reasonably possible, if **you**:
 - i. are admitted to **hospital**;
 - ii. need surgery; or
 - iii. need outpatient treatment likely to cost more than \$2,000 AUD.
- b. if **you** are admitted to **hospital**, make reasonable efforts to obtain and provide a copy of the discharge summary with **your** claim.
- c. make reasonable efforts to keep receipts for any costs and provide them with **your** claim.
- d. make reasonable efforts to keep **your** medical or **hospital** expenses to a minimum.
- e. make reasonable efforts to cooperate with **our** request for all relevant medical records or reports, including information about previous medical conditions and courses of treatment, to determine whether **your** claim relates to a **Pre-existing medical condition**.
- f. if a treatment is under public funded services or care or a treatment under a Reciprocal Health Agreement between Australia and another country is available, **you** will need to seek such a treatment first where reasonably practicable. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, Belgium, Slovenia, United Kingdom and New Zealand.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. If **you** unreasonably choose not to follow the medical advice obtained, in consultation with **your medical advisor** or **our medical advisor**, any subsequent medical, **hospital** or evacuation expenses may be reduced or denied, to the extent that **we** have been prejudiced by **your** decision to not follow this medical advice.
- b. any costs without proof of the amount, and if **we** are reimbursing **you** directly, proof that **you** have paid it.
- c. **you** not following **our** reasonable medical advice as soon as **you** reasonably are able to do so. **We** will obtain **our** medical advice from **our medical advisors**, in consultation with **your medical advisor**, based on the information available to **us** at the time (and **we** also won't be responsible for subsequent medical, **hospital** or evacuation expenses).
- d. medical treatment or ambulance transportation which is provided in Australia.
- e. private medical treatment if the same treatment is available under public funded services or care or a treatment under a Reciprocal Health Agreements between Australia and another country. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, Belgium, Slovenia, United Kingdom and New Zealand.
- f. **your** participation in **winter sports** if **you** didn't select the Snow pack at the time **you** took out **your policy** or before **your** departure date and pay the appropriate additional premium.
- g. **you** travelling on a **cruise overseas** or in Australian waters, if **you** didn't select the Cruise pack at the time **you** took out **your policy** or before **your** departure date, and pay the appropriate additional premium.
- h. **you** riding a **motorcycle, moped** or **scooter** as a driver or passenger, unless **you** are **overseas** **you** selected the 'Motorcycle, moped and scooter pack' at the time **you** took out **your policy** or before **your** departure date, and paid the appropriate additional premium. **You** must also comply with all the other conditions under the 'Motorcycle, moped and scooter pack' on page 67 for cover to apply.

This exclusion will not apply where **you** are a passenger on a **motorcycle, moped** or **scooter overseas** where:

 - i. the **motorcycle, moped** or **scooter** is a recognised form of public transport; a fare is charged for **your** carriage; and
 - ii. **you** are wearing a helmet.
- i. the continuation or follow up of medical treatment (including medication and ongoing immunisations) that started before **your journey**.
- j. routine medical or prenatal visits.
- k. additional treatment after 2 weeks of treatment by a chiropractor, physiotherapist or dentist unless approved by **us**.

- I. dental treatment:
 - i. for normal dental wear and tear;
 - ii. that is for routine maintenance or hygiene;
 - iii. that is a continuation or follow-up of dental treatment that started before **your journey**;
 - iv. that involves the use of precious metals or is for cosmetic dentistry;
 - v. for damage to dentures, dental prostheses, crowns, bridges, braces or implants;
 - vi. that is not for an original tooth (or one with a filling) and/or supporting tissues (**your** gums);
 - vii. caused by or related to the deterioration and/or decay of teeth or associated tissue. This includes if **you** need a crown for **your** damaged or decayed teeth;
 - viii. that is follow-up treatment to restore the tooth if required; or
 - ix. received in Australia.
- m. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 2: Emergency assistance

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|--|--|-----------------------------|----------|
| Section cover limit | Unlimited* | Unlimited* | Unlimited* | \$10,000 |
| Sub-limits: Funeral or cremation expenses; or expenses for the repatriation of mortal remains to Australia | \$20,000 or 30,000 EUR per insured person if you hold a valid Schengen Visa and die in a Schengen member state | \$20,000 or 30,000 EUR per insured person if you hold a valid Schengen Visa and die in a Schengen member state | \$20,000 per insured person | No cover |
| Excess | No | No | No | No |

*\$unlimited means that generally there is no cap on the maximum **dollar** amount which may be paid out for this benefit, subject to the specific terms and conditions, **sub-limits** and exclusions that apply to this benefit. This benefit covers reasonable **overseas** medical and **hospital** costs as a result of an **injury** or **sickness** occurring which first shows itself during **your journey** dates as outlined on the **certificate of insurance**.

There's cover under this section; for emergency medical assistance if **you** suffer an unexpected **injury** or **sickness** during **your journey**.

For the Domestic plan:

We'll pay up to the section cover limit of the plan **you** have selected for the reasonable costs following **your** unexpected **injury** or **sickness** during **your journey**:

- for **your** transport to the nearest appropriate medical facility (but not ambulances fees of any kind). **We** will determine, where reasonable in consultation with **our medical advisors** and **your treating medical advisors**, whether **your** transport is medically necessary.
- to bring **dependents** listed on **your certificate of insurance** back **home** or to an onward destination if they are left unsupervised.

Please note that **we** will not pay for the cost of any search and rescue charges.

For Top Plus International, Basic International and Multi-Journey plans:

We'll pay up to the section cover limit the following reasonable costs and arrangements if **you** suffer an unexpected **injury** or **sickness overseas** during **your journey**:

- for **your** medical transfer or evacuation;
- to bring **dependents** listed on **your certificate of insurance** back **home** or to an onward destination if they're left unsupervised;
- for access to a **medical advisor** for emergency medical treatment **overseas**;
- for any messages which need to be passed on to **your** family or employer in the event of an emergency;
- for the provision of any written guarantees for payment of reasonable expenses for emergency medical transfer or evacuation **overseas**;
- your** return **home** (for treatment or because the risk of continuing **your journey** is too high).

We will determine, where reasonable in consultation with **our medical advisors** and **your treating medical advisors**, whether it is medically necessary for **you** to be moved from one **overseas hospital** to another or returned **home**.

Sub-limits applying to cover:**We will pay up to:**

- i. \$20,000 in total for each **insured person** listed on the **certificate of insurance** if they die **overseas**; or
- ii. 30,000 EUR in total for each **insured person** listed on the **certificate of insurance** if they die **overseas** and all the following criteria are met:
 - **you** purchase the Top Plus International or the Basic International Plan; and
 - **you** list all countries **you** will visit using a Schengen Visa when **you** apply for the insurance; and
 - each person holds a valid Schengen Visa; and
 - an insured dies in a Schengen member state during their **journey**.

Where all of the above is met **we** will pay for the reasonable cost of either:

- a funeral or cremation; or
- for bringing **your** remains back to **your home**.

Conditions and limitations applying to all cover:

- a. if **you** don't agree to return **home** at the point when **we** reasonably decide that **you** should, based on the information that is available to **us** at the time and where reasonable in consultation with **your medical advisor**, then **we'll** pay **you** the amount that **we** determine would have covered **your** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** out of the event **you** have claimed for.
- b. if **we've** paid for costs to bring **you home**, but **you** didn't have a prepaid return flight **home**, **we're** entitled to recover that cost from **you** at the same fare class as **your** departure fare.

What you need to do:

- a. contact **our** emergency assistance team as soon as reasonably practicable (+61 2 8055 1611), or have someone else contact **us** on **your** behalf, if **you**:
 - i. are admitted to **hospital**;
 - ii. need surgery; or
 - iii. need out patient treatment likely to cost more than \$2,000 AUD.
- b. provide a death certificate with **your** claim, as evidence of the death.
- c. make reasonable efforts to keep receipts for any costs and provide them with **your** claim.
- d. make reasonable efforts to cooperate with **our** request for all relevant medical records or reports, including information about previous medical conditions and courses of treatment, to determine whether **your** claim relates to a **Pre-existing medical condition**.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do'.
- b. **your Pre-existing medical conditions**, except ones covered as specified under 'Pre-existing medical condition(s) we cover' in the Section 'Pre-existing medical condition(s)' on pages 13 to 17 or **Pre-existing medical conditions** with approval that are listed on **your policy** documents with additional premium paid.
- c. **your** participation in **winter sports** if **you** didn't select the Snow pack at the time **you** took out **your policy** or before **your** departure date and pay the appropriate additional premium.
- d. **you** travelling on a **cruise overseas** or in Australian waters, if **you** didn't select the Cruise pack at the time **you** took out **your policy** or before **your** departure date and pay the appropriate additional premium.
- e. **you** riding a **motorcycle, moped or scooter overseas** as a driver or passenger if **you** didn't select the 'Motorcycle, moped and scooter pack' at the time **you** took out **your policy** or before **your** departure date, and pay the appropriate additional premium. **You** must also comply with all the other conditions under the 'Motorcycle, moped and scooter pack' on page 67 for cover to apply.
- f. **you** not following **our** reasonable medical advice as soon as **you** reasonably are able to do so. **We** will obtain **our** medical advice from **our medical advisors**, in consultation with **your medical advisor**, based on the information available to **us** at the time. **We** won't be responsible for subsequent medical, **hospital** or evacuation expenses.

- g. medical evacuation where **we** have reasonably decided that it is not necessary to do so in consultation with **our medical advisors** and where reasonable **your medical advisors**.
- h. medical evacuation from Australia to an **overseas** country.
- i. returning the deceased person to a country other than Australia.
- j. medical treatment or ambulance transportation which is provided in Australia.
- k. any search and rescue charges.
- l. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 3: Hospital cash allowance

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|----------------------------|--|--|--|----------|
| Section cover limit | \$6,000 | \$3,000 | \$6,000 | No cover |
| Sub-limits: | \$50 per day after 48 continuous hours | \$50 per day after 48 continuous hours | \$50 per day after 48 continuous hours | No cover |
| Excess | No | No | No | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **you** are admitted to a **hospital overseas** for more than 48 continuous hours **overseas** due to an **injury** or **sickness**.

We'll pay up to the section cover limit of the plan **you** have selected, \$50 for each day **you** are in **hospital overseas**.

What you need to do:

You need to provide a copy of the discharge summary or other proof of **your** inpatient admission to **hospital** with **your** claim.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. the first 48 continuous hours, **you** are admitted to **hospital**.
- b. **your** hospitalisation if **you** cannot claim for **overseas** medical expenses in 'Section 1: Overseas emergency medical and hospital expenses'.
- c. all 'General exclusions' on pages 25-28 apply to this section as well.

What we cover – your journey

This part explains what's covered, limits and conditions applying to that cover, what **you** need to do, and what **we** will and won't pay.

Section 4: Cancellation or amendment expenses

| Section cover limit | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|---|---|---|---|
| | The cover chosen and listed on your certificate of insurance | The cover chosen and listed on your certificate of insurance | The cover chosen and listed on your certificate of insurance | The cover chosen and listed on your certificate of insurance |
| Sub-limits: For events relating to a Pre-existing medical condition of a close relative not travelling with you on your journey. | 25% of your non-refundable claim expenses up to a maximum of \$2,000 | 25% of your non-refundable claim expenses up to a maximum of \$2,000 | 25% of your non-refundable claim expenses up to a maximum of \$2,000 | 25% of your non-refundable claim expenses up to a maximum of \$2,000 |
| Sub-limits: For travel agent's cancellation fees | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Excess | Yes | Yes | Yes | Yes |

For the Top Plus International plan, the Basic International plan and the Domestic plan, this section cover limit is the maximum amount **we** will pay for all claims combined for a **Single cover**, **Duo cover** and **Family cover**.

For the Multi-Journey plan, this section cover limit and **sub-limits** are reinstated on the completion of each **journey**. This section cover limit is the maximum amount **we** will pay for all claims combined for a **Single cover** and **Family cover** per **journey**.

For all plans, this section's **sub-limits** apply to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section if; due to unforeseeable circumstances outside **your** control at the **relevant time** and covered under the **policy**, **you** need to:

- cancel or change **your journey** before the start of **your journey**; or
- make changes to **your journey** arrangements during **your journey**; or
- end **your journey** early to return **home**.

We'll pay up to the section cover limit or **sub-limits** of the plan **you** have selected for:

- your** cancellation costs for travel and accommodation arrangements that **you** have paid in advance and can't recover in any other way (where **you** can't rearrange it before leaving **home**); or
- your** reasonable costs to rearrange **your journey** following the commencement of **your journey**;
- the loss of frequent flyer or similar air travel points that **you** used to buy an airline ticket following the cancellation of that airline ticket if **you** can't recover the lost points from any other source and before **you** submit a claim **you** must first request the airline or points provider refund **your** points. **We** calculate the amount **we** pay **you** as follows:
 - the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution; multiplied by:
 - the total value of points lost, divided by the total number of points used to get the ticket.

Sub-limits applying to cover:

- a. except where the reason **you** need to cancel or amend **your journey** is due to a **sickness** or **injury** resulting in the hospitalisation or death of a **close relative**, the most **we** will pay under this section is 25% of **your** non-refundable claim expenses up to a maximum of \$2,000 for **Single cover**, \$2,000 per **insured person** on **Duo cover** and \$4,000 for **Family cover**.
- b. where the reason **you** need to cancel or amend **your journey** is due to a **sickness** or **injury** resulting in the hospitalisation or death of a **close relative** and **you** can reasonably demonstrate that the hospitalisation or death is not related to a **Pre-existing medical condition**, then **we** will no longer apply the **sub-limit** and **we** will pay **your** reasonable cancellation or amendment expenses up to the section cover limit.
- c. **we** will pay up to \$1,500 for **Single cover**, up to \$1,500 per **insured person** on **Duo cover** and up to \$3,000 for **Family cover** for any travel agent's cancellation fees.

Conditions and limitations applying to cover:

- a. any refunds or credits **you** are eligible to receive will be deducted from the amount payable on **your** claim.
- b. if **you** submit a claim under this section following cancellation by **you** of **your** entire **journey**, cover under this **policy** ends. **You'll** need to buy another **policy** for any subsequent trip. Cover will remain in place for anyone listed on the **certificate of insurance** who isn't making a claim to cancel their **journey**, but the cover limit will be reduced by the amount payable on the cancellation claim.
- c. wherever claims are made by **you** under 'Section 4: Cancellation or amendment expenses' and 'Section 5: Additional expenses' for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both. For example, if the cost to cancel part of **your journey** due to **your home** being declared uninhabitable (due to a fire, explosion or **natural disaster**) is \$3,000 and the cost to amend or rearrange **your** booking is \$2,000, then the most **we'll** pay is \$3,000.
- d. if **we've** paid to bring **you** back to Australia under 'Section 5: Additional expenses', **we** won't reimburse **you** for **your** original unused prepaid flight back to Australia.

What you need to do:

- a. provide with **your** claim, written confirmation of the event that caused **you** to change or cancel **your journey**.
- b. request credits and refunds from any service providers and **carriers** and provide written confirmation of whether **you** are entitled to any credits or refunds. If **you** are unable to provide any of this information, please provide a reason why.
- c. make all reasonable efforts to keep receipts for any costs paid for **your** original arrangements and provide them with **your** claim.
- d. make all reasonable efforts to keep receipts for any additional costs incurred and provide them with **your** claim.
- e. provide with **your** claim a copy of **your** original travel itinerary and **your** new travel itinerary, if applicable.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. any reason **you** were aware of or should have been reasonably aware of at the **relevant time** that may cause **your journey** to be cancelled, abandoned or shortened.
- c. any **Pre-existing medical conditions**, except ones covered as specified under 'Error! Reference source not found.' in the section 'Error! Reference source not found.' or **Pre-existing medical conditions** that **we** have assessed, agreed to cover and that are listed on **your policy** documents with any applicable additional premium paid.
- d. the death or hospitalisation of **your close relative**, due to an illness or **injury**, if it **arises** from a **Pre-existing medical condition** except as specified under '**Sub-limits** applying to cover'.
- e. **you** or **your travelling companion** changing plans or deciding not to continue with the intended **journey** where there are no unforeseeable circumstances outside **your** control that prevent the **journey** as intended.

- f. the failure of any person, company or organisation (including but not limited to any airline, or other **carriers**, hotel, car rental agency, travel agency including online travel agencies, online travel and leisure retailer, **tour** or **cruise** operator, travel wholesaler, booking agent or other providers of travel or tourism-related services, facilities or accommodation) to pass on monies to operators or to deliver promised services.
- g. cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority other than when caused by strikes.
- h. the mechanical breakdown of any means of transport.
- i. **you** travelling on a **cruise overseas** or in Australian waters, if **you** didn't select the Cruise pack at the time **you** took out **your policy** or before **your** departure date, and pay the appropriate additional premium.
- j. a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- k. any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made involuntarily redundant from employment in Australia provided **you** or they were not aware that the redundancy was to occur at the **relevant time**.
- l. any act, threat, or perceived threat of **terrorism**.
- m. any cancellation or amendment expenses **you** can claim from anyone else.
- n. any amount of compensation (including credits and refunds) **you** receive or are entitled to receive from the **carrier** whose transport was cancelled, delayed or rescheduled (**we'll** deduct this from **your** claim).
- o. any costs which **you** have paid on behalf of any other person unless that person is also an **insured person** listed on **your certificate of insurance**.
- p. a **mental illness** (including depression, anxiety, stress, mental or nervous conditions) suffered by **you**, **your close relative** or another person unless:
 - i. either:
 - the **mental illness** is a **Pre-existing medical condition** that has been approved by **us**, the additional premium if required was paid, and the condition is listed on **your certificate of insurance**; or
 - the **mental illness** has first occurred or first manifested as a new condition during **your period of insurance** (i.e., not a **Pre-existing medical condition**);
 - i. a **mental illness** diagnosis has been made by a **medical advisor**; and
 - ii. the **medical advisor** certifies that the **mental illness** prevents **you** from starting or finishing **your journey**.
- q. a return flight **home** if **you** didn't have a prepaid return flight **home** when the claimable event occurred.
- r. additional amendment expenses if **we've** paid **your** unused prepaid costs.
- s. travel or accommodation that was upgraded to a different nature and/or class than **you** originally booked, unless approved by **us**.
- t. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 5: Additional expenses

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|--|--|--|--|
| Section cover limit | \$50,000 | \$7,500 | \$50,000 | \$10,000 |
| Sub-limits: For events relating to a Pre-existing medical condition of a close relative not travelling with you on your journey | 25% of your reasonable additional expenses up to a maximum of \$2,000 | 25% of your reasonable additional expenses up to a maximum of \$2,000 | 25% of your reasonable additional expenses up to a maximum of \$2,000 | 25% of your reasonable additional expenses up to a maximum of \$2,000 |
| Sub-limits: For trip resumption where your original journey was interrupted due to a close relative's unexpected death or hospitalisation due to a life-threatening condition in Australia | \$3,000 | \$3,000 | \$3,000 | \$3,000 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**. This section's **sub-limits** also apply to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **you** incur reasonable additional accommodation and travel expenses during **your journey** due to a claimable event listed below under '**We'll pay**'.

We'll pay up to the section cover limit and **sub-limits** of the plan **you** have selected for:

1. **Medical additional expenses:**
 - a. **your** reasonable additional accommodation and travel expenses incurred after the start of **your journey** if **you** can't continue **your journey** due to **injury** or **sickness** which needs immediate attention from a **medical advisor** who certifies that **you** are unfit to travel.
 - b. **your** reasonable additional accommodation and travel expenses for **you** to be with **your travelling companion** if they can't continue their **journey** due to an **injury** or **sickness**.
 - c. the reasonable accommodation and travel expenses of **your travelling companion** or a **close relative** (not both) to travel to **you**, stay near **you** or escort **you** if **you** are admitted to **hospital** suffering from a life-threatening or other serious condition, or are evacuated for medical reasons.
2. **Non-medical additional expenses:**
 - a. **your** reasonable additional accommodation and travel expenses due to the disruption of **your** scheduled or connecting transport because of a riot, strike, hijack, civil commotion, severe weather conditions or **natural disaster** occurring after the commencement of **your journey**.
 - b. **your** reasonable additional accommodation and travel expenses because of **your** passport or other travel documents being lost, stolen or damaged except where left **unattended** or involving government confiscation or articles sent through the mail.
 - c. **your** reasonable additional accommodation and travel expenses because of a collision of a motor vehicle, watercraft, aircraft or train in which **you** are travelling.
 - d. **your** reasonable additional accommodation and travel expenses because **your home** is declared uninhabitable due to a fire, explosion, or a **natural disaster** during **your journey**. **We'll pay** for **your** early return **home**.
 - e. the reasonable additional cost of **your** return **home**, or **your** reasonable additional accommodation and travel expenses to another place **overseas**, if during **your journey**, **your close relative** dies unexpectedly or is hospitalised, due to a **sickness** or an **injury**.

3. **Trip resumption expenses:**

- a. **your** reasonable costs to return **you** to the place **overseas** when **your journey** was interrupted if **you** had to return **home** because:
 - i. during **your journey**, a **close relative** of **yours** dies unexpectedly or is hospitalised due to a life threatening condition;
 - ii. **your journey** can be resumed;
 - iii. more than 14 days remain on the **period of insurance**, as noted on **your certificate of insurance** (as at the time the original **journey** was interrupted); and
 - iv. **you** resume **your journey** within 6 months of **your return home**.

What you need to do:

- a. provide a medical or death certificate with **your** claim.
- b. get written confirmation from the **carrier** or other relevant body, or obtain other proof, as to the cause of the event and delay.
- c. make all reasonable efforts to keep receipts for any costs and provide them with **your** claim.
- d. act reasonably in avoiding additional costs.
- e. take advantage of any pre-arranged return travel to Australia where reasonably practicable to do so.

Conditions and limitations applying to cover:

- a. **we'll** only pay the cost of the fare class and accommodation standard (room rate only) as originally booked that **you** had planned to travel at.
- b. if **you** need to return **home** and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this section happened, **we'll** reduce the amount of **your** claim by the price of the fare to Australia, at the same fare class as **your** departure fare, from the place **you** planned to return to Australia from.
- c. costs incurred must be on the written advice of a **medical advisor** approved by **us** (which approval will not be unreasonably withheld).
- d. wherever claims are made by **you** under 'Section 5: Additional expenses' and 'Section 4: Cancellation or amendment expenses' for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we'll** pay for the higher of the two amounts, not both. For example, if the cost to cancel part of **your journey** due to **your home** being declared uninhabitable (due to a fire, explosion or **natural disaster**) is \$3,000 and the cost to amend or rearrange **your** booking is \$2,000, then the most **we'll** pay is \$3,000.

Sub-limits applying to cover:

- a. where the reason **you** need to return **home** or travel to another destination is due to a **sickness** or **injury** resulting in the hospitalisation or death of a **close relative**, the most **we** will pay under this section is 25% of **your** reasonable additional expenses up to a maximum of \$2,000 for **Single cover**, \$2,000 per **insured person** on **Duo cover** and \$4,000 for **Family cover**.
- b. except where the reason **you** need to cancel or amend **your journey** is due to an illness or **injury** resulting in the hospitalisation or death of a **close relative**, and **you** can reasonably demonstrate that the hospitalisation or death is not related to a **Pre-existing medical condition**, then **we** will pay **your** reasonable cancellation or amendment expenses up to the section cover limit. Where **you** meet the conditions to resume **your journey** when **your** original **journey** was interrupted, the maximum **we'll** pay under this section is up to \$3,000 for **Single cover**, up to \$3,000 per **insured person** on **Duo cover** and up to \$6,000 for **Family cover**.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet, all the requirements that apply to **you** under 'What **you** need to do'. **We** may advise in writing that **you** do not need to, considering all relevant circumstances.
- b. any reason **you** were aware of or should have been reasonably aware of at the **relevant time** that may cause **your journey** to be cancelled, abandoned or shortened.

- c. **your Pre-existing medical conditions**, except ones covered as specified under '**Error! Reference source not found.**' in the Section '**Pre-existing medical condition(s)**' on pages 13 to 17 or **Pre-existing medical conditions** with approval that are listed on **your policy** documents with additional premium paid.
- d. the death or hospitalisation of **your close relative**, due to an illness or **injury**, if it **arises** from a **Pre-existing medical condition** except as specified under '**Sub-limits** applying to cover'.
- e. cancellations, delays or rescheduling by a **bus** line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather conditions or **natural disaster**.
- f. **you** or **your travelling companion** changing plans or deciding not to continue with the intended **journey**, other than as covered by this **policy**.
- g. any additional travel and accommodation expenses **you** can claim from anyone else.
- h. medical additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
- i. costs which **you** have paid on behalf of any other person unless that person is also an **insured person** listed on **your certificate of insurance**.
- j. additional expenses relating to telephone calls and mobile data (other than calls to notify **us** of **your** emergency).
- k. purchase of alcohol.
- l. normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
- m. all '**General exclusions**' on pages 25-28 apply to this section as well.

Section 6: Missed connections and special events

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|---------------------------|------------------------|---------------|----------|
| Section cover limit | \$5,000 | \$2,000 | \$5,000 | \$2,000 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **your journey** is interrupted by **your** prepaid, scheduled transport being cancelled, delayed or disrupted and it will result in **you** being unable to arrive on time for a prepaid connection, prepaid accommodation, a wedding, funeral, conference, concert, sporting event or prepaid tour arrangements.

We'll pay up to the section cover limit of the plan **you** have selected for:

- a. **your** reasonable additional transport expenses if during **your period of insurance** **your** prepaid, scheduled transport is cancelled, delayed or disrupted within 24 hours of the scheduled departure time, and as a result:
 - i. **you** will miss a wedding, funeral, conference, sporting event or prepaid tour arrangements; or
 - ii. **you** will miss a prepaid connection or **your** prepaid accommodation.

Conditions and limitations applying to cover under this section:

If **you** make a claim under '[Section 4: Cancellation or amendment expenses](#)' for unused, prepaid, non-refundable costs and cancellation fees as a result of the same event for which **you** are claiming under this section, **we'll** only pay for the higher amount. **We** won't pay a claim for the same event under both this section and '[Section 4: Cancellation or amendment expenses](#)'. For example, if **your** missed prepaid connection was \$1,000 and the cost for a new flight is \$1,500, then the most **we'll** pay is \$1,500.

What you need to do:

- a. seek credits and refunds from the **carrier** or other relevant authority who was responsible for the cancellation, delay or disruption.
- b. provide with **your** claim, written confirmation from the **carrier** who was responsible (or any other proof) regarding the following:
 - i. the reason for the cancellation, delay or disruption; and
 - ii. whether **you** are entitled to any credits or refunds and if not, why; and
 - iii. details of any credits or refunds that **you** are entitled to.
- c. get and provide with **your** claim, proof of the scheduled date and time of the wedding, funeral, conference, concert or sporting event.
- d. make all reasonable efforts to keep receipts for any costs incurred and provide them with **your** claim.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. any amount of compensation (including credits and refunds) **you** receive or are entitled to receive from the **carrier** whose transport was cancelled, delayed or disrupted (**we'll** deduct this from **your** claim).
- c. where the leg of transport that is initially delayed arrives at its destination:
 - i. less than 2 hours later than originally scheduled for domestic transport (this means **you** must allow at least 2 hours connection time to get to **your** domestic bookings); or
 - ii. less than 3 hours later than originally scheduled for international transport (this means **you** must allow at least 3 hours connection time to get to **your** international bookings).
- d. where the **carrier** provides a reasonable alternative mode of transportation without additional cost to **you**.
- e. any act, threat, or perceived threat of **terrorism**.
- f. all '[General exclusions](#)' on pages 25-28 apply to this section as well.

Section 7: Travel delay

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|--|--|--|--|
| Section cover limit | \$2,000 | \$1,000 | \$2,000 | \$2,000 |
| Sub-limits | Up to \$200 for each 24-hour period of delay after the first 6 hours | Up to \$200 for each 24-hour period of delay after the first 6 hours | Up to \$200 for each 24-hour period of delay after the first 6 hours | Up to \$200 for each 24-hour period of delay after the first 6 hours |
| Excess | No | No | No | No |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; for reasonable additional meals and accommodation if there's a delay to **your** prepaid transport during **your journey** for at least 6 hours that **arises** due to circumstances outside **your** control.

We'll pay for reasonable expenses incurred up to the section cover limit of the plan **you** have selected:

At the end of the first 6 hours:

- For **Single cover**: Up to \$200.
- For **Duo cover**: Up to \$200 for each **insured person**.
- For **Family cover**: Up to \$400.

After the first 6 hours, for each full 24-hour period that the delay continues, **we'll** pay for reasonable expenses:

- For **Single cover**: Up to \$200.
- For **Duo cover**: Up to \$200 for each **insured person**.
- For **Family cover**: Up to \$400.

What you need to do:

- a. provide with **your** claim, written confirmation of the circumstances that caused the delay.
- b. provide receipts for meals and accommodation claimed.
- c. seek credits and refunds from the **carrier** or other relevant authority who was responsible for the cancellation, delay or disruption.
- d. Provide with **your** claim, evidence (such as written confirmation from the **carrier** or other relevant authority who was responsible) regarding:
 - i. the reason for the delay;
 - ii. whether **you** are entitled to any credits or refunds and if not, why; and
 - iii. details of any credits or refunds that **you** are entitled to.

We won't pay any claims, costs or losses under this section **arising** from or related to:

- a. any additional meals and accommodation expenses **you** can claim from anyone else.
- b. any act, threat, or perceived threat of **terrorism**.
- c. any additional meal and accommodation expenses where **we** have also paid a claim under Section 4 or Section 5 for the same period.
- d. all 'General exclusions' on pages 25-28 apply to this section as well.

What we cover – your belongings

Section 8: Luggage and personal effects

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|---|---|---|---|
| Section cover limit | \$15,000 | \$5,000 | \$10,000 | \$8,000 |
| Sub-limits: Video recorders, cameras (but not phone cameras), laptops, tablets and other personal handheld computers (including attached and unattached accessories) | \$4,000 | \$1,500 | \$4,000 | \$1,500 |
| Sub-limits: Mobile phones, smartphones and electronic watches (including attached and unattached accessories) | \$1,500 | \$1,000 | \$1,500 | \$1,500 |
| Sub-limits: Medical aids (including attached and unattached accessories) | \$2,000 | \$1,000 | \$2,000 | \$1,000 |
| Sub limits: All other items (including attached and unattached accessories) | \$750 | \$750 | \$750 | \$750 |
| Sub limits: Essential medication (for pre-existing medical condition(s) listed on your policy documents) | \$500 | \$500 | \$500 | \$500 |
| Sub-limits: Luggage and personal effects stolen from a concealed storage compartment of a locked motor vehicle | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 | Up to \$200 for each stolen item up to a maximum of \$2,000 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **your luggage and personal effects** are lost, stolen or damaged during **your journey**. Here are some examples where cover under this section may apply:

- a thief on a **motorcycle** snatched **your** handbag off **your** shoulder and sped away, or a thief broke into **your** hotel room and stole **your** laptop.
- your Luggage and personal effects** are destroyed, damaged or unable to be recovered, due to an unexpected accident, such as a car crash or fire.

We'll pay up to the section cover limit and **sub-limits** of the plan **you** have selected:

- For the replacement or repair, where it is economically and logistically practical to do so, of **your Luggage and personal effects** that are lost, stolen or damaged during **your journey**.
- If replacement or repair do not apply, **we** may also choose to pay **you** the monetary value of the item(s).

Sub-limits applying to cover:

- a. **you** can claim for any combination of **Luggage and personal effects** up to the applicable **sub-limits**, but the maximum amount **we'll** pay under this section won't exceed the section cover limit of the plan **you** have selected.
- b. for **Luggage and personal effects** stolen from a **concealed storage compartment** of a locked motor vehicle, the most **we'll** pay is up to \$200 for each stolen item and \$2,000 in total for all stolen items. However, **you** must provide evidence of forced entry (such as a photograph taken at the time the forced entry was identified).
- c. **we'll** pay up to \$500 for **your** essential prescription medication that has been lost, stolen or damaged during **your journey** provided that:
 - i. the medication was prescribed by a **medical advisor**; and
 - ii. the medication was essential for the management of a medical condition; and
 - iii. the event causing **your** claim wasn't otherwise excluded under 'Section 8: Luggage and personal effects'.

Conditions and limitations applying to cover:

- a. **you** must take reasonable care to protect **luggage and personal effects**. The level of care required is relative to the value of the item. The more expensive the item, the greater the level of care **we** expect **you** to take.
- b. where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set. A pair or related set of items are considered as one item and the appropriate single item limit will be applied. These include but are not limited to the following examples, each of which is considered a single item:
 - i. a camera, lenses (attached or not), tripod and accessories;
 - ii. a matching pair of earrings;
 - iii. a drone with its camera.

What you need to do:

- a. report any crime or accident to the police, and hotel or **carrier**, if applicable, as soon as reasonably practicable, but preferably within 24 hours of the crime or accident. Evidence that the crime or accident has been reported should be provided with **your** claim.
- b. report lost checked-in luggage to the **carrier** as soon as possible after **you** realise that it's lost and provide a copy of evidence that **you** reported the lost luggage with **your** claim.
- c. report any crime or accident resulting in the loss or damage of **your Luggage and personal effects** to **us** as soon as reasonably possible.
- d. provide with **your** claim, proof of ownership and value for any **Luggage and personal effects** that **you** are claiming for, such as receipts, valuations, or bank statements.
- e. provide with **your** claim, proof of ownership and value for any essential medication that **you** are claiming for, such as prescriptions or receipts.
- f. contact **your** telecommunications provider to block **your** mobile phone sim and IMEI (international mobile equipment identity) if it is stolen or unrecoverable and provide written confirmation they have been blocked **your** mobile phone with **your** claim.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet, all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. **you** not exercising reasonable care at all times for the safety and security of **your** personal items. The level of care required is relative to the value of the item. The more expensive the item, the greater the level of care **we** expect **you** to take.

- c. **you** not taking all reasonable actions within **your** power to recover **your luggage and personal effects**.
- d. **your Luggage and personal effects** being left **unattended** in a **public place**.
- e. **your Luggage and personal effects** being left **unattended** in a motor vehicle unless they were stored in the **concealed storage compartment** of a locked motor vehicle and there were documented signs of forced entry.
- f. **your** lost, stolen or damaged essential medication except where:
 - i. the medication was prescribed by a **medical advisor**; and
 - ii. the medication was essential for the management of this **Pre-existing medical condition**; and
 - iii. the event causing **your** claim wasn't otherwise excluded under 'Section 8: Luggage and personal effects'.
- g. the transportation of **your** jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories in the cargo hold of any aircraft, ship, train, tram, bus or **carrier**. This does not apply in the case of personal electronic devices transported by aircraft if **you** are instructed by the airline or relevant authority to check the devices in due to government or security regulation.
- h. the cost of a medical consultation to replace **your** lost, stolen or damaged medication.
- i. **you** travelling on a bus, plane, ship or train when the loss, theft, misplacement or damage occurred if **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority. But, if **you** aren't reimbursed the full amount of **your** claim, and the circumstances are covered under this section, **we'll** pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** selected cover.
- j. the electrical or mechanical breakdown of **your luggage and personal effects**.
- k. any loss, theft or damage to an item that doesn't meet the definition of **Luggage and personal effects** under this **policy**.
- l. any loss, theft or damage to watercraft of any type (other than surfboards).
- m. any loss or damage due to the process of cleaning, repair or alteration.
- n. any loss or damage due to ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- o. **your Luggage and personal effects** being sent unaccompanied or by post, courier or under a freight contract.
- p. any damage to fragile or brittle articles unless the damage was caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, mobile phones, lenses in cameras and video cameras, laptop and tablet computers or binoculars.
- q. any loss of, or damage to, sporting equipment while in use (including surfboards or snowboards/skis even if **you** purchased the Snow pack).
- r. drones (including attached and unattached accessories) while in use.
- s. any negotiable instruments (such as gift cards, precious metals or securities).
- t. any information stored on any electronic device or other media, including software.
- u. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 9: Delayed luggage and personal effects

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|---------------------------|------------------------|---------------|----------|
| Section cover limit | \$750 | \$200 | \$750 | \$750 |
| Sub-limits: At the end of the first 24 hours | \$375 | \$100 | \$375 | \$375 |
| Sub-limits: After 72 hours in total | \$375 | \$100 | \$375 | \$375 |
| Excess | No | No | No | No |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; for the cost of purchasing reasonable essential personal items if all **your Luggage and personal effects** are delayed, misdirected, or misplaced by **your carrier** for more than 24 hours during **your journey**, other than for the return leg of **your journey**.

For cover under this section, essential personal items are deemed to be toiletries, underwear, socks and a change of clothes and/or shoes.

We'll pay up to the section cover **sub-limit** listed for **your** plan at the end of the first 24 hours. This section cover **sub-limit** will be doubled if **you** still haven't received **your Luggage and personal effects** after 72 hours. Any compensation **you** are eligible to receive from the **carrier** will be deducted from the amount payable on **your** claim.

What you need to do:

- seek compensation from the **carrier** responsible for the delay.
- provide with **your** claim, written confirmation from the **carrier** who was responsible regarding:
 - the reason for the luggage delay;
 - the length of the delay;
 - whether **you** are entitled to any compensation; and
 - details of any compensation **you** are entitled to.
- keep receipts for any additional costs incurred and provide them with **your** claim.

We won't pay any claims, costs or losses under this section arising from or related to:

- you not** making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- your Luggage and personal effects** being delayed on the final leg of **your journey home**.
- all 'General exclusions' on pages 25-28 apply to this section as well.

Section 10: Passport, travel documents and bank cards

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|---------------------------|------------------------|---------------|----------|
| Section cover limit | \$5,000 | \$500 | \$5,000 | No cover |
| Excess | Yes | Yes | Yes | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; for the replacement costs (including communication costs) of **your** passports, travel documents or bank cards if they are lost, stolen or damaged while **you** are **overseas**.

We'll pay up to the section cover limit of your selected plan:

- to reimburse **you** for the replacement costs (including communication costs) of **your** passport, travel documents or bank cards if they are damaged, **you** lose them, or they are stolen from **you** while **overseas**.
- to also cover any loss resulting from the fraudulent use of any bank card held by **you** following the loss of the card while **overseas**. **We** will only cover those amounts not covered by any guarantee given by the bank or issuing company to **you** as the cardholder covering such losses.

What you need to do:

- report any crime or accident to the police as soon as reasonably practicable, but preferably within 24 hours and take all reasonable steps to provide **us** with a copy of the report with **your** claim; and
- report the theft or loss of the bank card to the issuing bank or company in accordance with the conditions under which the cards were issued.

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not making all reasonable efforts to meet, all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- the loss or theft of **your** passports, travel documents or bank cards if they are not carried on **your** person, unless they were in a **concealed storage compartment** of a locked motor vehicle or accommodation and there were documented signs of forced entry.
- the replacement or fraudulent use of any mobile device (such as mobile phone or smart watch).
- all 'General exclusions' on pages 25-28 apply to this section as well.

Section 11: Theft of cash

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|---------------------------|------------------------|---------------|----------|
| Section cover limit | \$250 | \$250 | \$250 | No cover |
| Excess | No | No | No | No cover |

This section cover limit is the maximum amount **we** will pay for all claims combined for **Single cover** and **Family cover**. For **Duo cover**, this section cover limit applies to each **insured person**.

There's cover under this section; if the cash that **you** are carrying on **you** is stolen while **you** are **overseas** or stolen from a safe or strong room where available.

We'll pay up to the section cover limit for **your** selected plan for the theft of **your** cash, banknotes, currency notes, travellers' cheques, postal orders or money orders taken with **you** on **your journey** that have been stolen from **your** person or stolen from a safe or strong room where available.

What you need to do:

- report any crime or accident to the police, **your** hotel or **your carrier**, if applicable, as soon as reasonably practicable, but preferably within 12 hours of the crime, and take all reasonable steps to provide **us** with a copy of the report with **your** claim;
- provide **us** with **your** claim credit card or bank statements or receipts for the cash withdrawals, currency notes, travellers' cheques, postal orders or money orders.

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not making all reasonable efforts to meet, all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- your** cash, banknotes, currency notes, travellers' cheques, postal orders or money orders being stolen from **you** if it wasn't carried on **you** or in a **concealed storage compartment** of a locked motor vehicle or accommodation (and there were documented signs of forced entry).
- all 'General exclusions' on pages 25-28 apply to this section as well.

What we cover – your personal exposure

This part explains what's covered, limits and conditions applying to that cover, what **you** need to do, and what **we** will and won't pay.

Section 12: Rental vehicle insurance excess

Please note that this cover does not take the place of **rental vehicle** insurance and only provides cover for the **excess** component that **you** become liable to pay in the event of collision or theft. This means that if the licensed motor vehicle rental company does not provide any insurance as part of the rental contract, then this section will not provide cover.

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|---------------------------|------------------------|---------------|----------|
| Section cover limit | \$8,000 | \$3,000 | \$8,000 | \$6,000 |
| Sub-limits: For the return of the rental vehicle if you are injured or sick | \$500 | \$500 | \$500 | \$500 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit and **sub-limit** is the maximum amount **we** will pay for all claims combined for a **Single cover**, **Duo cover** and **Family cover**.

There's cover under this section; for the rental vehicle insurance excess if **you** rent a **rental vehicle** from a licensed motor vehicle rental company during **your journey**, and it is involved in an accident, is damaged or is stolen during **your** hire period.

There is also cover for the cost **you** incur to return **your rental vehicle** should **you** be medically unfit to do so.

Rental vehicle means a sedan, hatchback or station wagon, four-wheel drive, or minibus/ people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company for the carriage of passengers and does not include any vehicle designed for the carriage of goods. It doesn't include car-sharing services (such as Car Next Door, CitiHop, Go Get or Zipcar), **motorcycles**, **mopeds** or **scooters**, caravans, trailers, trucks or any watercraft.

We'll pay up to the section cover limit and/or section cover **sub-limit** of **your** selected plan:

- the lower amount of either the rental vehicle insurance excess or the cost of repairing the **rental vehicle**; and
- the cost for the return of **your rental vehicle**.

Sub-limits applying to cover:

If **you** are **injured** or **sick** and unable to return **your rental vehicle**, **we'll** pay up to \$500 to have the vehicle returned to the nearest depot.

What you need to do:

- provide a copy of the rental agreement along with the repair account or quote.
- Make all reasonable efforts to keep receipts for any costs **you** have paid and provide them with **your** claim.
- provide a medical certificate from **your** attending **medical advisor** certifying **you** as medically unfit to return the vehicle where **you** are claiming for the cost to return the **rental vehicle**.

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- the **rental vehicle** being operated or used by a person not named as a designated driver on the **rental vehicle** agreement, or by anyone not listed on **your certificate of insurance**.
- you** or the driver not holding the correct license to operate the **rental vehicle** for the country **you** are in.

- d. the **rental vehicle** being used or driven in a way that violates the rental agreement, or damage that occurs beyond the limits of a public roadway.
- e. use of the **rental vehicle** that breaks the law of the country **you** are in.
- f. the use of a vehicle that doesn't comply with the definition of a **rental vehicle** under this **policy**.
- g. the use of any vehicle that is rented from a car-sharing service.
- h. administration costs or penalties (such as late fees for loss of use).
- i. any costs **you** become liable for if the **rental vehicle** agreement does not include comprehensive motor insurance with an applicable **excess** for the duration of the hire period.
- j. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 13: Personal liability

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|------------------------|---------------------|---------------|-------------|
| Section cover limit | \$5,000,000 | \$1,000,000 | \$5,000,000 | \$1,000,000 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit is the maximum amount **we** will pay for all claims combined for a **Single cover**, **Duo cover** and **Family cover**.

There's cover under this section; if, due to **your** negligent act that occurs during **your journey**, **you** become legally liable for:

- a. someone else's death or bodily **injury**; or
- b. the physical loss of, or damage to, someone else's property.

We'll pay up to the section cover limit for **your** selected plan for:

- a. the costs **you** are legally liable for; and/or
- b. **your** reasonable legal costs for settling or defending the claim against **you**, as long as **you** have incurred them with **our** prior approval (which will not be unreasonably withheld).

Conditions and limitations applying to cover:

- a. **you** must not accept fault or liability for any costs without **our** prior approval.

What you need to do:

- a. get proof of the death, **injury**, loss or damage and provide it with **your** claim.
- b. make all reasonable efforts to keep invoices for costs **you** are liable for and provide them with **your** claim.
- c. make all reasonable efforts to keep receipts for any legal costs that **we** have approved and provide them with **your** claim.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. an **injury** to **you**, a **travelling companion**, a relative of **yours** or **your travelling companion**, or anyone employed, or deemed to be employed, by **you** or **your travelling companion**.
- c. damage to property belonging to or in the care or control of **you**, a **travelling companion** or a relative of **yours** or **your travelling companion**, or an employee, or a deemed employee, of **you** or **your travelling companion**.
- d. ownership, custody or use of motor vehicle or mechanically propelled vehicle, aeroplane, aerial device, drone, watercraft, firearm or weapon.
- e. buildings **you** own or occupy, except if **you** temporarily reside there.

- f. the conduct of a business, profession or trade.
- g. a disease that is transmitted by **you**.
- h. assault and/or battery committed by **you** or at **your** direction.
- i. any conduct by you or any person acting with **your** knowledge, consent or connivance which is intended to cause **injury**, property damage or other personal liability.
- j. a contract that imposes on **you** a liability which **you** would not otherwise have any non- financial assistance, remedy or recovery.
- k. any fine, penalty or aggravated, punitive, exemplary, or liquidated damages.
- l. any act of **terrorism** or any loss **arising** out of the use of military force to intercept, prevent, or mitigate and known or suspected act of **terrorism**.
- m. any conduct intended to cause bodily **injury**, property damage or liability with reckless disregard for the consequences of **you** or any person acting with **your** knowledge, consent or connivance.
- n. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 14: Accidental death

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|------------------------|---------------------------|--------------------------|--------------------------|--------------------------|
| Section cover limit | \$25,000 | \$10,000 | \$25,000 | \$10,000 |
| Sub-limits: Dependents | \$5,000 per dependent | \$5,000 per dependent | \$5,000 per dependent | \$5,000 per dependent |
| Excess | No | No | No | No |

This section cover limit applies to each **insured person** on **Duo cover**.

For **Family cover**, this section limit applies to each adult listed on the **certificate of insurance** (who is not a **dependent** listed on the **certificate of insurance**). The maximum amount payable for all claims combined is double this section cover limit.

There's cover under this section; if **you** pass away due to an **injury** sustained during **your journey**.

We define **injury** as a bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happened at a definite time and place during **your period of insurance** and did not result from any illness, **sickness** or self-harm.

We'll pay the accidental death benefit for **your** selected plan to **your** estate provided:

- a. **your** death occurs within 12 months of the accident; or
- b. during **your journey**, the transport **you** are travelling on disappears, sinks or crashes and **you** are presumed dead, and **your** body is not found within 12 months.

For **Duo cover**, this section cover limit under **your** plan is the amount **we** will pay for the death of each adult listed on the **certificate of insurance**.

For **Family cover**, this section cover limit under **your** plan is the amount **we** will pay for the death of each adult listed on the **certificate of insurance** (who is not a **dependent** listed on the **certificate of insurance**).

The maximum amount payable for all claims combined is double this section cover limit.

Sub-limits applying to cover under this section:

The maximum amount payable for the death of a **dependent** listed on the **certificate of insurance** is \$5,000.

What you need to do:

- a. **you** not taking all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. suicide or any other reason that doesn't meet the definition of **injury** under the **policy**.
- c. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 15: Permanent disability

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|------------------------|---------------------------|------------------------|------------------------|----------|
| Section cover limit | \$50,000 | \$10,000 | \$50,000 | No cover |
| Sub-limits: Dependents | 5,000 per dependent | 5,000 per dependent | 5,000 per dependent | No cover |
| Excess | No | No | No | No cover |

This section cover limit applies to each **insured person** on **Duo cover**.

For **Family cover**, this section limit applies to each adult listed on the **certificate of insurance** (who is not a **dependent** listed on the **certificate of insurance**).

The maximum amount payable for all claims combined is double this section cover limit under **your** plan.

There's cover under this section; if **you** suffer a bodily **injury overseas** during **your journey** that causes permanent disability.

We define permanent disability and permanently disabled as:

- **you** have totally lost all of **your** sight in one or both eyes; or the use of a hand or foot at or above the wrist or ankle; or
- a brain **injury** which prevents **you** from doing the same work **you** did prior to the **injury** or completing the same study **you** were undertaking prior to the **injury**; and
- The loss has lasted for at least 12 months and in the opinion of a **medical advisor** is unlikely to improve.

We'll pay the permanent disability benefit to **you** for **your** selected plan if:

- **you** suffer an **injury** during **your journey**; and
- due to this **injury**, **you** become permanently disabled within 12 months of the **injury date**.

For **Duo cover**, this section cover limit under **your** plan is the amount **we** will pay for the permanent disability of each adult listed on the **certificate of insurance**.

For **Family cover**, this section cover limit under **your** plan is the amount **we** will pay for the permanent disability of each adult listed on the **certificate of insurance** (who is not a **dependent** listed on the **certificate of insurance**). The maximum amount payable for all claims combined is double this section cover limit under **your** plan.

Sub-limits applying to cover under this section:

The maximum amount payable for the permanent disability of a **dependent** listed on the **certificate of insurance** is \$5,000.

What you need to do:

You need to provide a medical certificate with **your** claim from a **medical advisor** confirming the permanent disability (as defined).

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- injury** due to self-harm or any other reason that doesn't meet the definition of **injury** or permanent disability under the **policy**.
- to **sickness** or disease.
- all 'General exclusions' on pages 25-28 apply to this section as well.

Section 16: Loss of income

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--------------------------|------------------------|---------------------|----------------|----------|
| Section cover limit | \$10,400 | \$5,200 | \$10,400 | No cover |
| Sub-limits: Weekly limit | \$400 per week | \$400 per week | \$400 per week | No cover |
| Excess | No | No | No | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **you** are **injured** during **your overseas journey** and as a result of the injuries, after 30 days of **you** returning **home**, **you** are unable to return to the job that **you** held in Australia before departing on **your overseas journey**, and **you** lose all **your** income.

We'll pay as follows up to the section cover limit and/or **sub-limit**, for **your** selected plan to replace **your** weekly wage, net of income tax, that **you** have lost due to **your injury**:

- for Top Plus International and Multi-Journey plans: Up to \$400 per week for a period of up to 26 weeks.
- for the Basic International plan: Up to \$400 for a period of up to 13 weeks.

What you need to do:

- a. get a medical report from **your medical advisor overseas** regarding the nature of **your injury** and confirming **your** disablement.
- b. get a medical report from **your medical advisor** in Australia once **you** return **home** outlining the treatment plan for **your** return to **your** usual occupation in Australia, the expected return to work date or length of expected disablement.
- c. provide **us** with evidence of **your** employment in Australia and **your** scheduled return to work date after **your journey**, confirming that **you** were employed prior to **your** departure and had work to return to in Australia.
- d. provide **us** with evidence of **your** lost income (such as **your** pay and leave records).

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. the first 30 days of **your** disablement from the time **you** originally planned to resume **your** work.
- c. the loss of income of **your dependents**.
- d. the loss of income for any job which **you** held while **overseas**.
- e. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 17: Pet care

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|------------------------------|------------------------|------------------------------|----------|
| Section cover limit | \$500 | No cover | \$500 | No cover |
| Sub-limits: Daily limit for kennel, boarding or cattery fees | \$25 for each 24-hour period | No cover | \$25 for each 24-hour period | No cover |
| Excess | No | No cover | No | No cover |

This section cover limit is the maximum amount **we** will pay for all claims combined for **Single cover** and **Family cover**. For **Duo cover**, this section cover limit applies to each **insured person**.

There's cover under this section; for pet boarding fee if **you** are delayed from returning **home** due to an unexpected event covered under the **policy**.

We'll pay up to the section cover limit for **your** selected plan:

- \$25 for each 24-hour period for the additional kennel, boarding or cattery fees for domestic dogs and cats owned by **you** if **you** are delayed beyond **your** original return date due to an unexpected event covered under this **policy**.

What you need to do:

You need to keep receipts or **other evidence** for any costs and provide them with **your** claim.

We won't pay any claims, costs or losses under this section **arising** from or related to:

- you** not making all reasonable efforts to meet the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- for any kennel or cattery boarding fees outside of Australia.
- all 'General exclusions' on pages 25-28 apply to this section as well.

What we cover – COVID-19

Cover under this **policy** includes claims **arising** from COVID-19 only in the circumstances set out under the following sections.

IMPORTANT: You must purchase the Top Plus International or Domestic policy in order to be covered for any COVID 19 benefits.

The combined maximum benefit for all claims under Sections 19-21 is:

| Single plan* | Duo plan* | Family plan* |
|--------------|-----------|--------------|
| \$3,500 | \$7,000 | \$7,000 |

Section 18: COVID-19 overseas medical, hospital and emergency expenses

You must purchase the Top Plus International policy to be covered for Overseas Medical and Hospital expenses that are incurred following a diagnosis of COVID-19. Any diagnosis of COVID-19 must be made by your medical advisor.

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|------------------------|---------------------|---------------|----------|
| Section cover limit | Unlimited* | No cover | No cover | No cover |
| Sub-limit: Cash in Hospital | \$6,000 | No cover | No cover | No cover |
| Sub-limit: Funeral Expenses Overseas | \$20,000 | No cover | No cover | No cover |
| Excess: not applied to Cash in Hospital or Funeral Expenses Overseas | Yes | No cover | No cover | No cover |

*\$Unlimited means that generally there is no cap on the maximum **dollar** amount which may be paid out for this benefit, subject to the specific terms and conditions, **sub-limits** and exclusions that apply to this benefit. This benefit covers reasonable **overseas** medical and **hospital** costs as a result of an **injury** or **sickness** occurring which first shows itself during **your journey** dates as outlined on the **certificate of insurance**.

The applicable cover limit applies to each **insured person**.

There's cover under this section; if **you** are unexpectedly diagnosed by a **medical advisor** with COVID-19 during **your overseas journey**.

We will pay up to the section cover limit for the reasonable costs incurred on the advice of a **medical advisor** for **your** emergency medical treatment, hospitalisation or medical evacuation (where medically necessary) incurred by **you** until **you** get back to Australia.

We will also pay for **your** reasonable additional accommodation and travel expenses, which are of an equivalent standard to **your** pre-booked arrangements, **you** incur during **your journey** due to a claim for emergency medical treatment, hospitalisation or medical evacuation (where medically necessary) which **we** have accepted under this section.

Sub-limits applying to cover:

If, due to COVID-19, an **insured person** listed on the **certificate of insurance** dies **we** will pay up to \$20,000 in total for the reasonable cost of either:

- a funeral or cremation; and/or
- for bringing **your** remains back to **your home**.

If, due to COVID-19, **you** are hospitalised **overseas** for more than 48 hours, **we** will pay \$50 for each complete 24-hour period **you** are in **hospital** from the first day of hospitalisation up to the **sub-limit** shown in the table above.

If, due to COVID-19, **you** are hospitalised, die or are medically evacuated and **your dependents** aged 16 years or under are left without supervision whilst on **your journey**, **we** will provide care for them until **we** can arrange:

- their return to Australia; or
- for a relative to arrive to care for them.

This benefit is provided **you**, **your travelling companion** or a relative make all reasonable efforts to contact **us** first and obtain **our** agreement.

Conditions and limitations applying to cover:

- a. any diagnosis of COVID-19 must be made by a **medical advisor**.
- b. the medical or **hospital** expenses must be confirmed in writing by a **medical advisor**. **You** must make every reasonable effort to keep **your** medical or **hospital** expenses to a minimum.
- c. **we** will only cover medical treatments received and/or **hospital** accommodation incurred for a maximum of 12 months from the date the **sickness** first manifested itself.
- d. If **you** unreasonably choose not to follow the medical advice obtained, in consultation with **your medical advisor** or **our medical advisor**, any subsequent medical, **hospital** or evacuation expenses may be reduced or denied, to the extent that **we** have been prejudiced by **your** decision to not follow this medical advice.
- e. in consultation with **our medical advisors** and where reasonable **your medical advisors**, **we** will determine whether it is medically necessary for **you** to be moved from one **hospital** to another or returned **home**.
- f. if **we've** paid for costs to bring **you home**, but **you** didn't have a prepaid return flight **home**, **we're** entitled to recover that cost from **you** at the same fare class that **you** departed Australia.

What you need to do:

- a. contact **our** emergency assistance team as soon as reasonably possible (+61 2 8055 1611), or have someone else contact **us** on **your** behalf, if **you**:
 - i. are admitted to **hospital**;
 - ii. need surgery; or
 - iii. need outpatient treatment likely to cost more than \$2,000 AUD.
- b. if **you** are admitted to **hospital**, make all reasonable efforts to obtain and provide a copy of the discharge summary with **your** claim.
- c. make all reasonable efforts to keep receipts for any costs and provide them with **your** claim.
- d. cooperate with **our** request for all relevant medical records or reports, including information about previous medical conditions and courses of treatment, to determine whether **your** claim relates to a **Pre-existing medical condition**.
- e. if a treatment is under public funded services or care or a treatment under a Reciprocal Health Agreement between Australia and another country, **you** must seek such treatment first unless **we** have approved the costs incurred beforehand (based on medical necessity).
- f. provide a death certificate with **your** claim, as evidence of the death.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. **your Pre-existing medical conditions**, except ones covered as specified under '**Error! Reference source not found.**' in the Section '**Pre-existing medical condition(s)**' on pages 13 to 17 or **Pre-existing medical conditions** with approval that are listed on **your policy** documents with additional premium paid.
- c. any costs without proof of the amount, and if **we** are reimbursing **you** directly, proof that **you** have paid it.
- d. **you** not following **our** reasonable medical advice as soon as **you** reasonably can. **We** will obtain **our** medical advice from **our medical advisors**, in consultation with **your medical advisor**, based on the information available to **us** at the time. **We** also won't be responsible for subsequent medical, **hospital** or evacuation expenses.
- e. medical treatment or ambulance transportation which is provided in Australia.
- f. private medical treatment if the same treatment is available under public funded services or care or a treatment under a Reciprocal Health Agreement between Australia and another country. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, Belgium, Slovenia, United Kingdom and New Zealand.
- g. routine medical or prenatal visits.
- h. all '**General exclusions**' on pages 25-28 apply to this section as well.

Section 19: COVID-19 cancellation fees and lost deposits

The combined maximum benefit for all claims under Sections 19-21 is:

| Single Plan* | Duo Plan* | Family Plan* |
|--------------|-----------|--------------|
| \$3,500 | \$7,000 | \$7,000 |

* **sub-limits** may apply. Please read each section for full terms and conditions.

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|---------------------------|------------------------|---------------|----------|
| Section cover limit | | | | |
| Single plan | \$3,500 | No cover | No cover | \$3,500 |
| Duo or Family plan | \$7,000 | No cover | No cover | \$7,000 |
| Sub-limit: per insured person | \$3,500 | No cover | No cover | \$3,500 |
| Sub-limit: for travel agent's cancellation fees | \$1,500 | No cover | No cover | \$1,500 |
| Excess | Yes | No cover | No cover | Yes |

The applicable section cover limit is the maximum **we** will pay for all claims in total on any one **policy**, subject to any applicable **sub-limits**.

There's cover under this section; if due to any unforeseeable COVID-19 related event outside of **your** control at the **relevant time you** need to:

- cancel **your journey**, before the start of **your journey**, as **you** are unable to commence the **journey**; or
- curtail **your journey**, after the start of **your journey**, as **you** are unable to continue the **journey**.

We will pay up to the section cover limit or **sub-limits** of the plan **you** have selected for:

- your** cancellation costs for travel and accommodation arrangements that **you** have paid in advance and can't recover in any other way; or
- the loss of frequent flyer or similar air travel points that **you** used to buy an airline ticket following the cancellation of that airline ticket if **you** can't recover the lost points from any other source and before **you** submit a claim **you** must first request the airline or points provider refund **your** points. **We** calculate the amount **we** pay **you** as follows:
 - the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution; multiplied by:
 - the total value of points lost, divided by the total number of points used to get the ticket.

Sub-limits applying to cover:

- the most **we** will pay per **insured person** under this section is \$3,500.
- we** will pay up to \$1,500 for **Single cover**, up to \$1,500 per **insured person** on Duo cover and up to \$3,000 for **Family cover** for any travel agent's cancellation fees.

Conditions and limitations applying to cover:

- any diagnosis of COVID-19 must be made by a **medical advisor**.
- any refunds or credits **you** are eligible to receive will be deducted from the amount payable on **your** claim.
- if **you** submit a claim under this section following cancellation by **you** of **your** entire **journey**, cover under this **policy** ends. **You'll** need to buy another **policy** for any subsequent trip. Cover will remain in place for anyone listed on the **certificate of insurance** who isn't making a claim to cancel their **journey**, but the cover limit will be reduced by the amount payable on the cancellation claim.
- wherever claims are made by **you** under Section 19 and Section 20 for the same or similar services/facilities, **we'll** pay for the higher of the two amounts, not both. For example, if the cost to cancel part of **your journey** due to contracting COVID-19 is \$3,000 and the cost to amend or rearrange **your** booking is \$2,000, then the most **we'll** pay is \$3,000.

What you need to do:

- a. provide with **your** claim, written confirmation of the event that caused **you** to change or cancel **your journey**.
- b. request credits and refunds from any service.
- c. providers and **carriers** and provide written confirmation of whether **you** are entitled to any credits or refunds. If **you** are unable to provide any of this information, please provide a reason why.
- d. make all reasonable efforts to keep receipts for any costs paid for **your** original arrangements and provide them with **your** claim.
- e. Make all reasonable efforts to keep receipts for any additional costs incurred and provide them with **your** claim.
- f. provide with **your** claim a copy of **your** original travel itinerary and **your** new travel itinerary, if applicable.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. **you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- b. any cancellation or amendment expenses **you** can claim from anyone else.
- c. any reason **you** were aware of or should have been reasonably aware of at the **relevant time** that may cause **your journey** to be cancelled, abandoned or shortened.
- d. **you** or **your travelling companion** changing plans or deciding not to continue with the intended **journey** where there are no unforeseeable circumstances outside **your** control that prevent the **journey**.
- e. the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this **policy**.
- f. exceeding the combined maximum benefit for all claims under Sections 19-21.
- g. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 20 – COVID-19 additional expenses

The combined maximum benefit for all claims under Sections 19-21 is:

| Single Plan* | Duo Plan* | Family Plan* |
|--------------|-----------|--------------|
| \$3,500 | \$7,000 | \$7,000 |

* **sub-limits** may apply. Please read each section for full terms and conditions.

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|--|------------------------|---------------------|----------------|----------|
| Section cover limit | | | | |
| Single plan | \$3,500 | No cover | No cover | \$3,500 |
| Duo or Family plan | \$7,000 | No cover | No cover | \$7,000 |
| Sub-limit: per insured person | \$3,500 | No cover | No cover | \$3,500 |
| Sub-limit: kennel or cattery fees | \$1,500 | No cover | No cover | \$1,500 |
| Excess | Yes | No cover | No cover | Yes |

The applicable section cover limit is the maximum **we** will pay for all claims in total on any one **policy**, subject to any applicable **sub-limits**.

There's cover under this section; if due to any unforeseeable COVID-19 related event outside of **your** control at the **relevant time you** need to:

- change **your journey**, before the start of **your journey**; or
- make changes to **your journey** arrangements during **your journey**.

We will pay up to the section cover limit or **sub-limits** of the plan **you** have selected for **your** reasonable travel and accommodation arrangements to rearrange **your journey** at an equivalent standard to **your** pre-booked arrangements.

Cover includes but is not limited to:

- the pre-paid accommodation **you** planned to stay at is closed for cleaning due to an outbreak of COVID-19; or
- you** are denied boarding on **your** scheduled pre-paid public transport due to **you** being suspected of being infected with COVID-19; or
- your close relative** or business partner in Australia dies or is hospitalised with COVID-19 and **you** need to return **home**.
- your journey** is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to **your** late arrival and the **journey** is delayed because of COVID-19 related delays and outside **your** control, **we** will pay the reasonable additional cost of using alternative public transport to arrive at **your** destination on time.

Sub-limits applying to cover:

- \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats that are owned by **you** and located within Australia, if **you** are delayed beyond **your** original return date due to any claimable circumstance which **we** have accepted cover under the COVID-19 Benefits.

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not making all reasonable efforts to meet all the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- any cancellation or amendment expenses **you** can claim from anyone else.
- any reason **you** were aware of or should have been reasonably aware of at the relevant time that may cause **your journey** to be cancelled, abandoned or shortened.

- d. **you or your travelling companion** changing plans or deciding not to continue with the intended **journey** where there are no unforeseeable circumstances outside **your** control that prevent the **journey**.
- e. the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this **policy**.
- f. purchase of alcohol.
- g. exceeding the combined maximum benefit for all claims under Sections 19-21.
- h. all 'General exclusions' on pages 25-28 apply to this section as well.

Section 21 – COVID-19 travel delay

The combined maximum benefit for all claims under Sections 19-21 is:

| Single Plan* | Duo Plan* | Family Plan* |
|--------------|-----------|--------------|
| \$3,500 | \$7,000 | \$7,000 |

* **sub-limits** may apply. Please read each section for full terms and conditions.

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---|---|---------------------|---------------|---|
| Section cover limit | | | | |
| Single plan | \$3,500 | No cover | No cover | \$3,500 |
| Duo and Family plan | \$7,000 | No cover | No cover | \$7,000 |
| Sub-limit: per insured person per 24-hour period | Please refer below for applicable daily sub-limits | No cover | No cover | Please refer below for applicable daily sub-limits |
| Excess | Yes | No cover | No cover | Yes |

The applicable section cover limit is the maximum **we** will pay for all claims in total on any one **policy**, subject to any applicable **sub-limits**.

There's cover under this section; for reasonable additional meals and accommodation if, due to COVID-19, there's a delay to **your** prepaid transport during **your journey** for at least 6 hours that **arises** due to circumstances outside **your** control and **you** cannot claim the expenses from anyone else.

We'll pay for reasonable additional meal and accommodation expenses incurred up to the section cover limit of the plan **you** have selected:

At the end of the first 6 hours:

- For **Single cover**: Up to \$200.
- For **Duo cover**: Up to \$200 for each insured person.
- For **Family cover**: Up to \$400.

After the first 6 hours, for each full 24-hour period that the delay continues, **we'll** pay for reasonable additional meal and accommodation expenses:

- For **Single cover**: Up to \$200.
- For **Duo cover**: Up to \$200 for each **insured person**.
- For **Family cover**: Up to \$400.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. any additional meals and accommodation expenses **you** can claim from anyone else.
- b. any additional meals and accommodation expenses where **we** have also paid a claim for such expenses under any other section of the **policy** for the same period.
- c. purchase of alcohol.
- d. exceeding the combined maximum benefit for all claims under Sections 19-21.
- e. all 'General exclusions' on pages 25-28 apply to this section as well.

What we cover – your choices

This part explains about the optional covers **you** can add to **your** policies, what's covered, limits and conditions applying to that cover, what **you** need to do, and what **we** will and won't pay.

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------------------------|---------------------------|------------------------|---------------|----------|
| Additional premium required for cover | Yes | Yes | Yes | Yes |

Snow pack

Cover for **your** participation in **winter sports** is not automatically included in **your policy**.

You will only have this cover if you pay the additional premium and Snow pack is listed on your certificate of insurance.

If **you** are participating in **winter sports** activities and have not purchased the Snow pack, there will be no cover under any section of the **policy** whilst engaged in **winter sports** activities or for any specific cover provided in the Snow pack at any time during the **period of insurance**.

There's cover under each benefit section limit and sub-limit of your policy if you purchase the Snow pack and are participating in any of the following winter sports during your journey:

- a. on piste recreational skiing and snowboarding.
- b. bigfoot skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator).
- c. cat skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator).
- d. cross-country skiing and snowboarding (along a designated cross-country ski route only).
- e. glacier skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator).
- f. heli-skiing and snowboarding (only on a guided tour that is available to the general public and provided by a licensed tour operator).
- g. ice hockey.
- h. ice skating.
- i. lugeing on ice (provided by a licensed tour operator and available to the general public only).
- j. on-piste mono skiing and snowboarding.
- k. off-piste skiing and snowboarding with a professional snow sports instructor/guide.
- l. snowmobiling; and
- m. tobogganing.

Conditions and limitations applying to cover:

You must have purchased the Snow pack at the time **you** took out **your policy** or before **your** departure date, and paid the appropriate additional premium. The Snow pack must be listed on **your certificate of insurance**.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. winter or snow-related activities if the Snow pack has not been purchased and listed on **your certificate of insurance**.
- b. **your** participation in any of the following winter or snow-related activities (even if **you** have purchased the Snow pack):
 - i. ski/snowboard racing (including training).
 - ii. ski/snowboard acrobatics.
 - iii. freestyle skiing/snowboarding.
 - iv. ski/snowboard fun parks.
 - v. ski/ snowboard jumping or stunting.
- c. off-piste skiing/ snowboarding without a professional snow sports instructor/guide.
- d. Cross-country skiing outside of a designated cross-country ski route.

- e. bobsleighbing; and
- f. parascending (over snow).
- g. all 'General exclusions' on pages 25-28 apply to this section as well.

There is also cover for the following benefits if **you** have purchased the Snow pack:

Piste closure:

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|--------------------------------|--|------------------------|-------------------|----------|
| Section cover limit | \$500 | \$500 | \$500 | \$500 |
| Sub-limits: Daily limit | Please refer below for applicable daily sub-limits | | | |
| Excess | Nil | Nil | Nil | Nil |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **your** prepaid snow activities cannot take place due to **your** prepaid snow resort closing all lift systems during **your journey**.

We'll pay up to the section cover limit for **your** selected plan as follows towards the cost of transport to the nearest snow resort or for additional ski passes:

- For **Single cover**: Up to \$100 per day.
- For **Duo cover**: Up to \$100 per day for each **insured person**.
- For **Family cover**: Up to \$200 per day.

What you need to do:

You need to provide **us** with evidence, such as written confirmation from the snow resort, of the closure of the lift systems (including the duration of the closure).

We won't pay any claims, costs or losses under this section arising from or related to:

- a. a closure outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.
- b. all 'General exclusions' on pages 25-28 apply to this section as well.

Prepaid snow costs:

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|----------------------------|---------------------------|------------------------|-------------------|----------|
| Section cover limit | \$500 | \$500 | \$500 | \$500 |
| Excess | Yes | Yes | Yes | Yes |

There's cover under this section; if due to **injury** or **sickness** during **your journey** **you** are unable to use **your** prepaid snow costs.

We'll pay up to the section cover limit for **your** selected plan for prepaid snow passes, snow equipment hires or tuition fees.

What you need to do:

You need to get a medical certificate from a **medical advisor** in support of **your** claim for **injury** or **sickness**.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. activities that don't meet the definition of **winter sports** under this **policy**.
- b. all 'General exclusions' on pages 25-28 apply to this section as well.

Equipment replacement

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|----------------------------|---------------------------|------------------------|-------------------|----------|
| Section cover limit | \$500 | \$500 | \$500 | \$500 |
| Excess | Yes | Yes | Yes | Yes |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if snow sports equipment owned by **you** has been misdirected or delayed for more than 24 hours during **your journey**.

We'll pay up to the benefit limit for **your** selected plan for the reasonable cost of hiring alternative snow sports equipment.

What you need to do:

You need to provide **us** with written confirmation from the **carrier** of the delay and evidence for any costs **you** are claiming for (such as receipts).

We won't pay any claims, costs or losses under this section arising from or related to:

- a. equipment being sent unaccompanied or under a freight contract.
- b. all 'General exclusions' on pages 25-28 apply to this section as well.

Cruise pack

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|---------------------------------------|---------------------------|------------------------|-------------------|----------|
| Additional premium required for cover | Yes | Yes | Yes | No cover |

Cover for cruising overseas or in Australian waters is not automatically included in your policy. You will only have this cover if you pay the additional premium and the Cruise pack is listed on your certificate of insurance.

If **you** are **cruising overseas** or in Australian waters and have not purchased the Cruise pack, there will be no cover under any section of the **policy** for the duration of any **cruise you** take.

There's cover under each benefit section limit and sub-limit of your policy if you purchase the Cruise pack.

Conditions and limitations applying to cover:

You must have purchased the Cruise pack at the time **you** took out **your policy** or before **your** departure date and paid the appropriate additional premium. The Cruise pack must be listed on **your certificate of insurance**.

International cruises

If **you** intend to travel on an international **cruise**, **you** must:

- list each country that **you** will visit on **your cruise**;
- buy either a Top Plus International plan, a Basic International plan or a Multi-journey plan; and
- purchase the Cruise pack cover option.

When **you** get **your certificate of insurance**, check that each country that **you** intend to visit is listed and that the Cruise pack has been purchased.

Cruising in Australian waters

If **you** intend to travel on a **cruise** in Australian waters, **you** must:

- select 'Australia (including cruising)' as a destination; and
- buy either a Top Plus International plan, a Basic International plan or a Multi-journey plan (not a Domestic plan if **you** wish to be covered for cruising in Australian waters); and
- purchase the Cruise pack cover option.

You will need to buy either a Top Plus International or a Basic International plan for cruising in Australian waters because these plans cover medical evacuation and emergency medical expenses incurred while **you** are on-board the **cruise**. Please note that these expenses will not be covered by Medicare or **your** private health insurance provider. This is because typically the medical practitioners on board the ship **cruising** in Australian waters are not registered as medical practitioners in Australia. Please also note that **we** are unable to pay for **your** medical costs (including any out of pocket costs) if the onboard medical practitioner is registered in Australia, or when **you** visit an Australian medical practice at a port even if **you** buy the Cruise pack as **we** are prohibited under the law from doing so.

When **you** get **your certificate of insurance**, check that 'Australia (including cruising)' is listed and that the Cruise pack has been purchased.

We won't pay any claims, costs or losses under this section arising from or related to:

- a. travel on an **overseas cruise** or in Australian waters where the Cruise pack has not been purchased and listed on **your certificate of insurance**. **You** cannot purchase the Cruise pack after **you** start **your journey**.
- b. all 'General exclusions' on pages 25-28 apply to this section as well.

There is also cover for the following benefits if you have purchased the Cruise pack:

Missed shore excursions:

| | Top Plus International | Basic International | Multi- Journey | Domestic |
|---------------------|---------------------------|------------------------|-------------------|----------|
| Section cover limit | \$1,000 | \$1,000 | \$1,000 | No cover |
| Excess | Yes | Yes | Yes | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **you** are unable to attend **your** prepaid shore excursion due to an unexpected event covered under the **policy**.

We'll pay up to the benefit limit for **your** selected plan for the non- refundable cost of the unused ticket.

What you need to do:

You need to submit satisfactory evidence that **you** have missed the prepaid shore excursion with **your** claim (such as the original ticket or voucher).

We won't pay any claims, costs or losses under this section arising from or related to:

- you** cannot submit the original ticket AS evidence to **our** reasonable satisfaction that **you** have missed the prepaid shore excursion.
- any act, threat, or perceived threat of **terrorism**.
- all 'General exclusions' on pages 25-28 apply to this section as well.

Missed port:

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|-----------------------------|---------------------------|------------------------|-----------------------|----------|
| Section cover limit | \$800 | \$800 | \$800 | No cover |
| Sub-limits: per missed port | \$100 per missed port | \$100 per missed port | \$100 per missed port | No cover |
| Excess | Nil | Nil | Nil | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **your cruise** doesn't dock at a port during **your journey** due to adverse weather restrictions or mechanical breakdown, and an alternative port is not provided.

We'll pay \$100 per port up to the benefit limit for **your** selected plan.

What you need to do:

You need to provide **us** with evidence of the ports missed, the cause and whether an alternative port was provided (such as written evidence from the **cruise** provider).

We won't pay any claims, costs or losses under this section arising from or related to:

- you** not providing **us** with evidence of the ports missed, the cause and whether an alternative port was provided (such as written confirmation from the **cruise** provider).
- a missed port if an alternative port was provided to **you**.
- all 'General exclusions' on pages 25-28 apply to this section as well.

Emergency formal attire:

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|---------------------|------------------------|---------------------|---------------|----------|
| Section cover limit | \$250 | \$250 | \$250 | No cover |
| Excess | Nil | Nil | Nil | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if **your** formal wear is delayed, misdirected, or misplaced for over 12 hours from the time **you** boarded the vessel.

We'll pay up to the benefit limit for **your** selected plan to buy or hire replacement formal wear.

What you need to do:

You need to provide **us** with evidence of the delay to **your** formal attire (such as written confirmation from the **cruise** provider or **carrier**).

We won't pay any claims, costs of losses under this section arising from or related to:

- you** not providing **us** with evidence of delay to **your** formal attire (written confirmation from the **cruise** provider or **carrier**).
- a claim for the same item if **you** have also claimed for it under '[Section 9: Delayed luggage and personal effects](#)'
- all '[General exclusions](#)' on pages 25-28 apply to this section as well.

Cabin confinement:

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|-------------------------|--|---------------------|---------------|----------|
| Section cover limit | \$1,500 | \$1,500 | \$1,500 | No cover |
| Sub-limits: Daily limit | Please refer below for applicable daily sub-limits | | | |
| Excess | Nil | Nil | Nil | No cover |

This section cover limit applies to each **insured person** on **Duo cover** or is doubled for **Family cover**.

There's cover under this section; if during **your cruise**, **you** suffer an **injury** or **sickness** and the treating **medical advisor** onboard the **cruise** orders **you** to be confined to **your** cabin for more than 24 hours.

We'll pay up to the benefit limit and/or **sub-limits** for **your** selected plan as follows provided that the period of confinement is for at least 24 hours:

- For **Single cover**: \$100 per day.
- For **Duo cover**: \$100 per day for each **insured person** confined to their cabin.
- For **Family cover**: \$100 per day for each **insured person** confined to their cabin.

What you need to do:

You need to provide **us** with evidence of the cabin confinement order from the treating **medical advisor** onboard the **cruise**.

We won't pay any claims, costs or losses under this section arising from or related to:

- when **you** cannot provide **us** with evidence of the cabin confinement order from the treating **medical advisor** onboard the **cruise** to **our** reasonable satisfaction,
- not making all reasonable efforts to fulfil the requirements that apply to **you** under '[You must do the following](#)' unless **we** advise in writing that **you** don't need to.
- all '[General exclusions](#)' on pages 25-28 apply to this section as well.

Motorcycle, moped and scooter pack

| | Top Plus International | Basic International | Multi-Journey | Domestic |
|--|---------------------------|------------------------|---------------|----------|
| Additional premium required for cover | Yes | Yes | Yes | No cover |

Cover for **your** participation in riding a **motorcycle, moped or scooter overseas** as a driver or passenger is not automatically included in **your policy**.

We'll pay claims related to **you** riding a **motorcycle, moped or scooter** as a driver or passenger during **your overseas journey** under the listed sections below if **you** pay the additional premium and the 'Motorcycle, moped and scooter pack' is listed on **your certificate of insurance**:

- Section 1: Overseas emergency medical and hospital expenses;
- Section 2: Emergency assistance; and
- Section 5: Additional expenses.

Conditions and limitations applying to cover:

- you** must have purchased the 'Motorcycle, moped and scooter pack' at the time **you** bought **your policy** or before **your** departure date, and any appropriate additional premium must have been paid. The 'Motorcycle, moped and scooter pack' must be listed on **your certificate of insurance**.
- if **you** are riding a **motorcycle, moped or scooter overseas**, **you** must hold a current Australian **motorcycle** licence valid for the class of **motorcycle, moped or scooter** and a licence valid for the country that **you** are riding in; or
- if **you** are travelling as a passenger on a **motorcycle, moped or scooter overseas**, the person that is in control of the **motorcycle, moped or scooter** must hold a current **motorcycle** licence valid for the country **you** are travelling in; and
- you** must wear a helmet, even if **you** are a passenger.

We won't pay any claims, costs or losses under this section arising from or related to:

- you not** making all reasonable efforts to meet the requirements that apply to **you** under 'What **you** need to do' unless **we** advise in writing that **you** don't need to.
- personal liability under any circumstances. This means that **you** are responsible for paying for the damage to the **motorcycle, moped or scooter** or other two or three- wheeled vehicle, any property damage or for an **injury** to another person.
- any **motorcycle, moped or scooter** riding as a driver or a passenger in Australia.
- all 'General exclusions' on pages 25-28 apply to this section as well.

Important matters

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

Our managing agent and corporate authorised representative, Tokio Marine Management (Australasia) Pty Ltd. ABN 69 001 488 455 (TMMA) is authorised under a binder and managing agent agreement to act on **our** behalf to provide **our** policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As an authorised representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies. Tokio Marine & Nichido are responsible for the Product Disclosure Statement in this document.

The Financial Claims Scheme

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

Who is CHI Travel Insurance and the providing entity?

CHI Travel Insurance (AR 327036), its employees and call centre staff, arrange the issue of the insurance to **you** as an authorised representative of Tokio Marine & Nichido, on behalf of the insurer. The CHI Travel Insurance contact details are provided on page 2.

The person who provides **you** with this PDS is the providing entity. The capacity in which they act is displayed in the 'Financial Services Guide' on page 74.

Code of practice

Tokio Marine & Nichido (**we**, **us**, or **our** in this section) is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to:

- Commit **us** to high standards of service;
- Promote better, more informed relations between insurers and their customers;
- Maintain and promote trust and consumer confidence in the general insurance industry;
- Provide fair and effective mechanisms for resolving complaints **you** make about **us**; and
- Promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee (CGC) is the independent body that monitors and enforces **our** compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers. For more information about the CGC, or to obtain a copy of the Code please visit www.insurancecode.org.au or phone 1800 931 678.

Both Tokio Marine & Nichido and CHI Travel Insurance are committed to following the Code standards.

How your premium is calculated

We'll let **you** know about any premium **you** must pay when **you** apply to buy or change **your policy**. If **you** disclose any **Pre-existing medical conditions** to **us** or make other changes to **your policy** such as increasing **your** trip duration after **you** buy **your policy**, **we'll** advise **you** of any additional premium **you** need to pay.

Your premium is based on the:

- plan and cover type **you** choose;
- number and ages of the travellers on **your policy**;
- destinations **you** are travelling to;
- length of **your journey**;
- duration of **your** pre-trip cancellation cover (the more cancellation cover **you** need and the longer the cancellation lead-time, the more it usually costs);
- **your Pre-existing medical condition(s)**, if applicable, and
- any additional cover options **you** choose.

The premium also takes into account any obligation (actual or estimated) to pay any relevant charges, taxes or duties such as stamp duty and GST, if applicable.

How your claim payment is calculated

Factors that contribute to the calculation of the amount **we** will pay **you** for a claim include:

- the actual amount of the loss
- applying the various benefits and limits provided
- under the plan **you** have purchased
- less the **excess** **you** have nominated on **your certificate of insurance**, where applicable
- less any compensation, refund or credit **you** may have received from **your** pre-paid booking for **your journey**.

Privacy notice – how we protect your privacy

In this Privacy Notice the use of “**we**”, “**our**” or “**us**” means Tokio Marine & Nichido, CHI Travel Insurance Pty Ltd, and its related companies, travel agents and representatives, unless specified otherwise.

Commitment to protect your privacy

We recognise that **your** privacy is very important to **you** and **we** are committed to ensuring the privacy of **your** personal information in accordance with **our** respective Privacy Policies and under applicable laws, including the Privacy Act 1988. This privacy notice should be read and considered in conjunction with **our** respective privacy policies as outlined below.

Why your personal information is collected

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we** collect, store, use, and disclose **your** personal information including sensitive information for various purposes including:

- responding to **your** enquiries and providing **you** with information and assistance on **your** travel insurance options and **your** travel insurance requests;
- maintaining and administering **our** products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing **you** with a **policy**, managing claims, processing payments);
- processing **your** survey or questionnaire responses including market research and the collection of general statistical information using common internet technologies such as cookies;
- providing **you** with marketing information regarding other products and services which are relevant and of interest (of **ours** or a third party);
- quality assurance and training purposes;
- performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting **your** information.
- responding to **your** complaint or a dispute lodged with a dispute resolution scheme.

How your personal information is collected

We collect **your** personal information from **you** in various ways and at several different points, such as telephone conversations (including any form of mobile phone text messaging), **our** websites, electronic devices or communication and hard copy forms.

We may also collect **your** personal information from other third parties such as:

- **our** distributors or referrers, agents, business partners and affiliates, other insurers or related companies;
- **your** travel consultant/agent, travel service providers, airlines, hotels, providers of transportation, providers of medical and non medical assistance and services;
- third parties for the purposes of assessing a claim or providing **you** with insurance cover or other services;
- another party involved in a claim;
- family members or anyone **you** have authorised to deal with **us** on **your** behalf;
- Insurance References Service (IRS) or other insurance reference bureau service by accessing the IRS database;
- any other organisation or person where **you** have consented to them providing **your** personal information to **us** or consented to **us** obtaining personal information from them.

If **you** provide personal information to **us** about another person **you** must only do so with their consent and agree to make them aware of this Privacy Notice.

Types of personal information we collect

The personal information **we** collect is based on the products and services **we** offer **you** or **you** use or apply for. Typically, the details **we** collect, and hold include **your** name, address, date of birth, email address, passport details, bank account details, as well as other information **we** collect through devices like ‘cookies’ when **you** visit **our** website such as **your** IP address and online preferences.

We will only collect ‘sensitive information’ such as **your** health/medical information where it is relevant to underwriting an insurance **policy**, to provide **you** with support during **your journey**, dealing with, managing, or processing a claim, assisting with or responding to a complaint or a dispute.

Who we disclose your personal information to

In accordance with **our** Privacy Policy, **we** may share **your** personal information with other parties including but not limited to:

- **our** related companies, third party service providers;
- claims management providers;
- **your** travel consultant/agent, travel service providers, airlines, hotels, providers of transportation, providers of medical and non- medical assistance and services or any travel companion with **you** on **your** trip;
- medical and health service providers;
- legal and other professional advisers;
- third parties for the purposes of assessing a claim or providing **you** with insurance cover or other services;
- other individuals who are travelling with **you** (regardless of whether they are insured under this **policy**);
- external disputes resolution scheme; or
- government departments or immigration service provider;
- IRS, a member-based organisation supporting Australian general insurance company members with understanding **policy** holder claims history, for the purpose of supporting claims management, claims investigation, loss assessment, fraud detection and risk underwriting.

We may also need to disclose **your** personal information to government departments, immigration service providers, and for private health insurance providers to provide **you** with services or to assess **your** claims. Any of these persons may be located **overseas**, for example, in a country **you** will or have travelled. **Our** related companies and third-party service providers are located within Australia and in some instances may also be located **overseas** including but not limited to Japan, Australia, New Zealand, Thailand, United Kingdom, the United States of America and India. Additional parties and service providers that **we** may disclose personal information to are detailed in **our** respective Privacy Policy and may change from time to time.

Your consent

If **you** do not consent to **us** collecting, using or disclosing all or some of the personal information **we** request, **we** may not be able to provide **you** with **our** products or services such as processing **your** application for insurance, **your** claim or any payment due to **you**. It may also prevent **us** from maintaining or administering **your policy**, handling **your** complaint or resolving a dispute.

If **you** wish to withdraw **your** consent including for things such as receiving information on products and offers or **your** travel agent receiving personal information about **your policy** and coverage, please contact **us**. **Our** contact details are listed below.

More information

Our respective Privacy Policies contains information about how a person may access and seek correction of the personal information held by **us**, how **you** can complain to **us** about **our** breach of the applicable Australian Privacy Principles, and how **we** will deal with such a complaint.

To learn more about collection and use of **your** personal information, see **our** Privacy Policy, which can be viewed at **our** website www.tokiomarine.com.au or contact **us** on 1300 932 861.

Alternatively, **you** can contact **us** at:

Tokio Marine & Nichido Fire and Insurance Co.

Attn: Privacy Officer Tokio Marine & Nichido Fire Insurance Co. Ltd.

GPO Box 4616 Sydney 2001 NSW

privacy@tokiomarine.com.au

CHI Travel Insurance

www.chitravelinsurance.com.au

P.O. Box 495, Mona Vale, NSW 2103

02 9997 4810

Complaints

If **you** need to make a complaint, **you** can do so over the phone or in writing. Get in touch with one of **our** customer service consultants about **your** concerns, and they'll do their best to resolve them straight away.

Call **us** on 1800 997 810 or +61 2 9997 4810 or visit www.chitravelinsurance.com.au for more options to get in touch.

If they are unable to resolve **your** complaint or if **you** are still not satisfied, **your** matter will be escalated to the Dispute Resolution Team who will review **your** complaint and provide **you** with a response. **Your** complaint will be reviewed by the relevant department manager or an employee with appropriate authority, knowledge and experience.

The person reviewing **your** complaint will be independent from the individual whose decision or conduct is the reason for **your** complaint. **You** will be provided with the contact details of the person looking after **your** complaint and **you** will be kept informed about the progress of **your** dispute at least every 10 business days.

If **you** are satisfied with the final decision, **your** complaint has been resolved. If the final decision does not resolve **your** complaint to **your** satisfaction, **you** are entitled to refer **your** complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution Scheme provided free of charge to **you**. The decisions made by AFCA are binding on **us** but not on **you**. **You** always have the option of seeking other solutions.

We further advise that the complaints process described above will not exceed 30 calendar days in total, unless **we** are unable to provide **you** with a final decision within 30 calendar days.

If **we** are unable to provide **you** with a final decision within 30 calendar days, **we** will inform **you** before the end of that period of the reasons for the delay and **your** right to refer **your** complaint to AFCA, together with contact details for AFCA.

You can contact AFCA:

Phone: 1800 931 678

Post: GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Claims information

How to make a claim

You must let **us** know of **your** claim as soon as practicably possible after **your** return to Australia either by:

Web: <https://chi-onlineclaim.tmnfatravelinsurance.com.au>

Phone: 1300 932 861

Email: chiclaims@tmnfatravelinsurance.com.au

Mail: CHI Travel Insurance

c/o TMNFA

GPO Box 4616, Sydney NSW 2001

Providing **us** with the information **we** need helps **us** to make timely and accurate decisions about **your** claim. When **you** contact **us**, **we** will let **you** know what **you** need to do and how the process will work. **We** will not be able to assess **your** claim unless **you** provide **us** with all the information **we** require. **We** can reduce **your** claim by the amount of any prejudice **we** have suffered due to any delay by **you** in submitting the required information.

For all claims, **we** require: evidence of the claimable circumstance **you** are claiming for, including and not limited to; receipts, reports, proof of ownership, bank/credit card statements.

Any costs or expenses associated with obtaining these documents will be at **your** own cost.

If **you** cannot provide supporting documents for **your** claim, **we** may reduce or refuse to pay **your** claim to reflect any prejudice to **our** ability to assess **your** claim.

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

Examples of supporting documents required -

For Cancellation Fees and Loss Deposit claims:

- full itinerary
- travel invoices for all pre-booked costs being claimed
- written confirmation of any compensation or refund applicable or any credits being held by **your** transport or accommodation provider

- if **you** are claiming due to medical reasons, **we** will require a medical certificate from **your medical advisor** confirming unfit to travel and stating medical condition; **we** may also request a copy of **your** medical history
- if claiming due to the death or illness of a **travelling companion** or a relative, **we** will require a copy of the death certificate or a medical report/certificate/history
- if **you** are claiming due to an accident, a supporting incident report such as a workplace/police/ambulance report.

For Medical, Dental or Hospital claims:

- all medical and dental certificates and reports relevant to the claimed condition/illness
- a copy of **your** medical history
- proof of expenses incurred.

For Luggage or Personal Money claims:

- a written report of the incident issued by a third party such as local police or the **carrier**. If the third party makes an offer to settle **your** claim, please also provide a copy of that offer
- proof of ownership e.g., receipts, bank statements, valuation certificates (issued prior to the date of loss)
- lost or stolen mobile phones –proof that **your** phone has been blocked and the IMEI blocked
- If the claim is for damaged items, **we** require proof of damage and repair report/invoice.

For Emergency Expenses or Travel Delay claims:

- documentation to substantiate the incident occurring e.g., loss report, medical report, police report, confirmation from transport provider confirming cause
- receipt for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation of the actual delay and actual delay time.

You must not admit fault or liability

Do not admit any fault of liability to any claim under this **policy**. **You** must not promise or offer to pay any money or take steps in litigation without **our** authorisation.

Claims are payable in Australian dollars

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

Excess

If an **excess** applies to **your** claim, the **excess** will be deducted from **your** claim. An **excess** will apply to each and every claim incident or event.

Claims assessment

We will assess **your** claim within 10 business days of **you** notifying **us** and **you** providing **us** with all the necessary supporting documentation. If **we** need any additional information, a written notification or phone call will be made to **you** within 10 business days.

If you can claim from anyone else

If **you** can make a claim against someone else in relation to a loss or expense covered under this **policy** **you** must do so first. If they do not pay the full amount of **your** loss or expense for **your** claim, **we** will only make up the difference up to the **policy** limit.

Subrogation

If **you** are aware of any third party that **you** or **we** may recover money from, **you** must let **us** know.

Should **we** accept liability for **your** claim, **we** may, at **our** discretion and subject to applicable law, in **your** name and on **your** behalf, undertake, control and settle proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**.

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

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

1. to **us**, **our** costs (administration and legal) **arising** from recovery
2. to **us**, an amount equal to the amount that **we** paid to **you** under **your policy**
3. to **you**, **your** uninsured loss (less **excess**)
4. to **you**, **your excess**.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Fraud

We will not pay if **your** claim is fraudulent.

Insurance fraud places additional costs on honest **policy** holders. Fraudulent claims contribute to the rise in insurance premiums. **We** encourage the community to assist in the prevention of insurance fraud. **You** can help by reporting insurance fraud to **us** on 1300 932 861. All information will be treated as confidential and protected to the full extent of the law.

GST

Business travellers – how GST affects your claim

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

Sanctions

We will not provide any cover or pay any claims which if reimbursed or paid by **us** would result in **us** violating any applicable trade or economic sanctions or other such similar laws or regulations.

General advice

Any advice provided in this PDS is general only and does not take into account **your** individual needs, objectives or financial situation. **You** should carefully read this PDS before buying to decide if the product is right for **you**.

Updating the PDS

From time to time and where permitted by law, **we** may change parts of the **policy**. If **we** do so, any updates which aren't significantly unfavourable to **you** from the point of view of a reasonable person deciding whether to buy this insurance may be found on the CHI Travel Insurance website at www.chitravelinsurance.com.au

Should **we** substantially amend this PDS, **we'll** issue **you** a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments. Should **you** wish to receive a paper copy of the latest PDS or any updates, please contact **us** on 1800 997 810, and **we'll** send **you** a copy free of charge.

Paperless correspondence

We prefer to communicate with **you** by email or other electronic channels. **You** are responsible for making sure **you** provide **us** with **your** correct and up to date email address. However, if **you** do not want to receive correspondence electronically, let **us** know.

Unless evidence to the contrary is provided, all electronic communications between the parties will be assumed to have been received within 24 hours of the communication being sent.

Your certificate of insurance

The **certificate of insurance** is a part of **your policy** and is emailed to **you** when **you** buy a **policy**.

The **certificate of insurance** will, among other things, list the insured travellers and **dependents**, the type of **policy** **you** have bought, **your** destination and dates of travel, any additional cover **you** have chosen, the premium **you** have paid, and any changes to the standard terms and conditions that apply specifically to **you** or **your policy**.

Financial Services Guide

This Financial Services Guide (FSG) describes the products and services offered and distributed by CHI Travel Insurance Pty Ltd (CHI Travel Insurance) ABN 32 002 517 740 Authorised Representative No. 327036 of 10/9 Bungan Street, Mona Vale, New South Wales 2103 Telephone 1800 997 810 or 02 9997 4810.

The products disclosed in this FSG are provided by Tokio Marine Management (Australasia) Pty Ltd (TMMA) (AR 1313066) on behalf of Tokio Marine & Nichido Fire Insurance Co., Ltd. (ABN 80 000 438 291) (AFSL No 246548) (Tokio Marine & Nichido) who is the product issuer.

CHI Travel Insurance is an authorised representative of Tokio Marine & Nichido.

The FSG explains:

- the products and services **we** provide on behalf of Tokio Marine & Nichido;
- the charges for such products and services; and
- other important information, such as **our** professional indemnity insurance arrangements and how any complaints **you** may have will be dealt with under **our** dispute resolution process.

The Product Disclosure Statement (PDS) for CHI Travel Insurance is included with this document and sets out the significant benefits, features and characteristics of the cover and will assist **you** to compare and make an informed decision about whether to take out the insurance.

CHI Travel Insurance and their services in arranging your insurances

CHI Travel Insurance is authorised under a binder to deal in and provide general advice on travel insurance products underwritten by Tokio Marine & Nichido. This means that CHI Travel Insurance has an authority from Tokio Marine & Nichido to enter into policies on Tokio Marine & Nichido's behalf. When providing any financial services in relation to the **policy**, the CHI Travel Insurance acts on behalf of Tokio Marine & Nichido. They do not act on **your** behalf. Any advice provided by them is general advice only and does not take into account **your** personal objectives, financial situation or needs. **You** should read this document carefully to determine whether this product meets **your** needs. If **you** require personal advice, **you** need to obtain the services of a suitably qualified adviser. Tokio Marine & Nichido can issue, vary, cancel, renew, and handle and settle claims under this **policy**.

How are we paid?

CHI Travel Insurance may receive:

- an administration fee for the provision of certain services, such as providing a platform for the distribution of insurance products and performing **Pre-existing medical condition** assessments, which is calculated at 12% of premium (excluding statutory taxes and charges); and
- a commission which is calculated in a range of 5% to 30% the premium (excluding statutory taxes and charges);

from Tokio Marine Nichido for each **policy** arranged or issued by CHI Travel Insurance, either directly or via **our** network of travel agencies who have been appointed as Tokio Marine & Nichido's distributors in assisting **us** distribute this product as notified to **you** from time to time. Specifically, the commission amount set out above will be shared with such network of travel agencies and further information may be provided on request.

The commissions and administration fees are included in the premium **you** pay, which will be shown on **your certificate of insurance**.

Our employees may receive salaries and bonuses depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance. If **you** require further details about any of the above remuneration received by **us**, please ask **us**.

Other Important Information

Professional Indemnity Insurance Arrangements in accordance with s912B of the Corporations Act, **we** maintain adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to us acting as an Authorised Representative of Tokio Marine & Nichido and if **our** employees and representatives, past and present are negligent in providing financial services on behalf of Tokio Marine & Nichido.

Dispute resolution

For information on CHI Travel Insurance's internal and external dispute resolution see "Complaints" in the PDS section.

Contact us

Sales and General Enquiries

CHI Travel Insurance Pty Ltd

ABN 70 131 684 636

P.O. Box 495

Mona Vale NSW 2103

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This PDS and FSG was prepared on 9th May 2025