



Business Travel Insurance

Product Disclosure
Statement and
Policy Wording



GIO Business Travel Insurance is issued by Vero Insurance Limited
ABN 48 005 297 807 AFSL 230859

GIO Business Travel Insurance is distributed by GIO General Limited
ABN 22 002 861 583 AFSL 229873

Welcome to GIO

GIO General Limited (GIO) is part of a group that is the third largest general insurance group in Australia. With over 80 years of insurance experience and a depth of knowledge, we have created quality and tailored products to protect our customers' personal and business assets.

GIO offers a range of personal insurance products such as home and contents and personal effects cover, motor and boat, caravan, compulsory third party insurance, workers compensation and travel. To provide customers with travel insurance, GIO has partnered with Vero Insurance Limited (Vero), a specialist insurer, whose offerings include travel insurance. GIO and Vero are part of the Suncorp Group. The "Suncorp Group" refers to Suncorp-Metway Ltd ABN 66 010 831 722 and its related companies.

Who is the insurer

Vero Insurance Limited ABN 48 005 297 807 (Vero) is the insurer and issuer of the insurance policy and is the issuer of this Product Disclosure Statement (PDS).

Vero is solely responsible for any insurance policy issued and for the contents of this PDS. GIO acts as the distributor of Vero in respect of this travel insurance policy. However GIO is not authorised to issue these insurance policies on Vero's behalf.

How to contact us

You may contact Vero by calling:

- the telephone number shown on your schedule;
- your insurance adviser; or
- 1300 794 133;

or alternatively by writing to us at:

Vero Insurance Limited
GPO Box 1619
Adelaide SA 5001

Distributed by GIO

GIO is an authorised distributor of Vero, and if they arrange this policy:

- they will be acting with the authority of Vero and be **our** authorised representative or distributor, not **your** agent, in all matters concerning this insurance,

- they will receive a commission, which is paid by Vero, and is not an additional cost to you,
- neither GIO nor any of its related companies guarantees the benefits payable under the contract.

The purpose of the PDS

The purpose of this PDS is to help you understand the insurance policy and provide you with sufficient information to enable you to compare and make an informed decision about insurance products.

The PDS also sets out the significant features, benefits and risks of this policy. You still need to read the policy wording for a full description of the terms, conditions and limitations.

Important information

It is important that you:

- read all of the policy before you buy it to make sure that it gives you the protection you need, and
- are aware of the limits, conditions and exclusions applying to the cover provided and the amounts we will pay you, (including any excess that may apply).

The amount you pay for this insurance

The amount we charge you for this insurance policy is the total amount of the premium that we calculate to cover the risk plus GST and any relevant government charges (such as stamp duty). These amounts add up to the total amount you must pay.

Once the policy is issued your premium, GST and any relevant government charges are shown on the policy schedule.

If you change your policy in any way you may be entitled to a premium refund or asked to pay an additional amount.

How various factors affect your premium

We consider a number of factors in calculating your premium. The key factors that affect your premium are the type of cover you choose and whether you choose the single or family option. For example, if you select a family policy this will be more expensive than if you select a single person policy.

The amount of premium that you pay will also depend on other information you give us about your travel arrangements.

The following table is a guide on how these factors combine together and may impact on the assessment of risk, and therefore your premium.

Factor	Reduces Premium	Increases Premium
Region of destination	Risk destination (eg New Zealand)	Risk destination (eg worldwide)
Period of travel	Short Term	Long Term
Age of Applicant	Applicant is aged under 75 years	Applicant is aged over 75 years

When benefits are provided

You can claim as described under the “What you are covered for” column of each Section, up to the amount specified in the “How much you are covered for” column, if:

- the event that gives rise to the claim occurs during the period of insurance, and
- with the exception of Section 1, the event that gives rise to the claim occurs while travelling in the region specified in your schedule, and
- with the exception of Section 1, the event that gives rise to the claim occurs while you are on your journey, and
- the claim is not excluded as described under the “What you are not covered for” column, and
- the claim is not excluded as described by the General Exclusions listed on pages 15 to 17.

You may also have to pay the excess for each claim.

When we pay a claim we consider a number of aspects in calculating the amount. These can include:

- amount of loss or damage or liability;
- excess;
- policy limit;
- terms and conditions of the policy.

After calculating the amount payable we will either:

- pay for repair or replacement of your personal baggage;
- pay for your overseas medical costs;
- pay other third parties; or
- pay you.

How to make a claim

For full details of how to make a claim, please refer to the Claims Procedure section of the policy on pages 7 to 9.

The amount you pay towards a claim

An excess is an amount you are required to pay in the event of a claim. There are different types of excess that may apply to your claim, depending on the type of claim and the Section of the policy you are claiming under.

The standard excess of \$100 applies to any claim paid under the following Sections of the policy:

- Section 1 – Cancelled travel and accommodation expenses
- Section 2 – Overseas medical and dental expenses
- Section 3 – Additional travel and accommodation expenses
- Section 6 – Personal baggage and travel documents
- Section 7 – Accidental death
- Section 9 – Disability
- Section 10 – Resumption of journey
- Section 13 – Hire car insurance excess.

An additional excess of \$1,000 will also apply to any claim paid under Section 6 - Personal baggage and travel documents; for theft of your personal baggage, clothing or personal effects stolen from a motor vehicle.

No standard excess will apply to claims paid under the following Sections of the policy:

- Section 4 – Cash paid while you are in hospital
- Section 5 – Delayed transport - accommodation and meal expenses
- Section 8 – Personal liability
- Section 11 – Special event cancellation expenses
- Section 12 – Delayed baggage – emergency purchases.

In some circumstances a further excess may also be imposed. It is usually in the range of \$500 to \$2,000 and based on assessment of risk, including claims history, age and medical condition(s). We will inform you if this excess applies at time of issue or renewal of the policy and it will be shown on your schedule.

This is only a summary of how excesses will be applied. For full details please refer to your policy wording and your schedule.

How a claim payment is calculated

The following example illustrates how we will calculate the amount payable for a claim.

A 2 year old video camera worth \$3,100 is stolen from your hired motor vehicle. The amount payable following the claim would be calculated as:

- No depreciation would apply to the calculation in this case as the camera is less than 3 years old.
- The maximum policy limit payable for any camera is \$3,000,
- less the basic excess of \$100, and
- less the additional excess of \$1,000, which would apply in this case as the camera was stolen from a motor vehicle.

This results in a final claim payment of \$1,900.

Duty of Disclosure

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms. However, your duty does not require you to disclose anything:

- that reduces the risk to be undertaken by us,
- that is generally well known,
- that we know or, in the ordinary course of our business, ought to know, or
- in respect of which we have waived your duty.

Your general duty applies to renewals and changes

Your general duty applies in full when you renew an insurance policy or change an existing policy including when you extend or reinstate it.

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

Cooling Off Period

We understand that people may change their mind or decide that this insurance is not suited to their needs after all. You have the right to cancel and return this insurance contract within 30 days of the date it was issued to you ("cooling off period"), but not after commencement of your journey and not if you make a claim under the contract within the cooling off period. If it is cancelled in this time, we will return the amount you have paid.

Significant benefits and features

With the GIO Business Travel Insurance policy, you must select either a:

- Single Policy, which covers only the person named as the insured on the insurance certificate, and up to one child or grandchild who is under 21 years of age, and accompanies them on the journey; or
- Family Policy, which covers the person(s) named as the insured on the insurance certificate, and their husband, wife or de-facto partner, and their children or grandchildren who accompany them on the journey.

Regardless of which policy type you choose, the following benefits will be provided:

- Cancelled travel and accommodation expenses
- Overseas medical and dental expenses
- Additional travel and accommodation expenses
- Cash paid while you are in an overseas hospital
- Delayed travel – accommodation and meal expenses
- Cover for loss of or damage to personal baggage
- Reimbursement of the cost of replacing lost travel documents, and related additional travel and accommodation expenses
- Accidental death cover (\$25,000 for Single policy/\$50,000 for Family policy)
- Cover for personal liability up to \$5 million
- Loss of sight or limbs (maximum of \$10,000 for Single policy/\$25,000 for Family policy, for all claims)
- Cover for resumption of journey
- Reimbursement of excess paid on hire car insurance claim
- Special event cancellation expenses
- Delayed baggage – emergency purchases
- Reimbursement of your lost income following an injury (\$10,000 for Single Policy/\$50,000 for Family Policy)
- Additional travel and accommodation expenses of a business associate to replace you following an illness or injury.

Each Section of the policy includes information on what is covered, how much you are covered for, and what is not covered. You need to read each Section in its entirety to ensure that you understand the cover provided.

Where you are covered

We will cover you when you travel:

- anywhere outside Australia, and
- in a State or Territory of Australia other than the State or Territory where your home or usual place of business or employment is located when the event giving rise to the claim occurs.

Period of insurance

The period of insurance is 12 months from the date this policy begins. This date is shown as the departure date on your schedule.

There is no limit to the number of journeys you can make during the period of insurance, but cover is limited to a maximum of 90 days for any one journey.

How claims affect your insurance for this Policy

If we agree to pay a claim, the limits on what we pay under each section of the policy will be reinstated before each new journey you take during the period of insurance.

Pre-existing medical conditions

This policy excludes claims arising from pre-existing medical conditions (defined on page 13 of the policy) you or other people have, unless:

- the condition falls under the Tier 1 category (see pages 4 -5 of the policy), where it is automatically covered; or
- the condition does not fall under the Tier 1 category, and we agree to provide cover for the condition. You will be required to complete an Assessment Form (available by contacting Vero on 1800 205 445) and pay an additional premium.

How we resolve your complaints

Resolving your complaints

If you think we have let you down in any way, or our service is not what you expect (even if through one of our agents or representatives), please tell us so we can help.

You can tell us by phone, in writing or in person. If you tell us in writing it will help if you send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do. If you would like to come in to talk to us face to face, please call and we will arrange an appointment for a meeting.

What we will do to resolve your complaint

When you first let us know about your complaint or concern the person trying to resolve your complaint will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours.

If you are not satisfied with this person's decision on your complaint, then it will be referred to the relevant Operational Manager, who will contact you within 5 working days. If you are not satisfied with the Operational Manager's decision, then it will be referred to the General Manager (or their delegate). We will send you our final decision within 15 working days from the date you first made your complaint.

What if you are not satisfied with our final decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you are not satisfied with our final decision you can take your complaint to The Financial Ombudsman Service (FOS). This is an independent body and its services are free to you. We agree to accept the FOS's decision. You can still take legal action if you disagree with the FOS's decision.

You must contact the FOS within 3 months of receiving our final decision. You can phone the FOS from anywhere in Australia on 1300 780 808 or write to them at:

The Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
info@fos.org.au

We respect your privacy

Privacy Statement

The Privacy Act 1988 (Cth) (as amended) requires us to inform you that:

Purpose of collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) from or about you, for the purpose of:

- providing insurance services to you,
- evaluating your application for insurance,
- evaluating any request for amendment to any insurance provided,
- issuing, administering, and managing the insurance provided following acceptance of an application, and
- investigating and, if covered, managing claims made in relation to any insurance you have with us or other companies within the group.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

When necessary and in connection with the purposes listed above, we may disclose your personal information to, and/or receive some personal information from:

- other companies within the group,
- your insurance intermediary or our agent,
- Government bodies, loss assessors, claim investigators, reinsurers,
- other insurance companies, mailing houses, claims reference providers, legal and other professional advisers, and
- other service providers, hospitals, medical and health professionals.

Consequences if information is not provided

If you do not provide us with the information we need, we will be unable to consider your application for insurance cover, administer your policy or manage any claim made under your policy.

Access

You can request access to the personal information we hold about you by contacting us at:

Vero, GPO Box 1619, Adelaide SA 5001.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

Code of Practice

We have adopted the General Insurance Code of Practice which has been developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, authorised representatives, distributors and consumers.

The Code sets out what we must do when dealing with you. Please phone us if you want more information about the Code.

GIO Business Travel Insurance

Policy Wording

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General Terms and Conditions

The headings and shaded areas in this policy are not part of the policy itself. Their purpose is to provide **you** with a general guide about the content of the text.

How much protection do we provide?

The insurance **we** offer **you** is set out in this policy, subject to the policy type **you** select as shown in the schedule.

There is no limit to the number of journeys you can make during the **period of insurance**, but cover is limited to a maximum of 90 days for any one **journey**.

It is important that **you**:

- read *all* of the policy to make sure that it gives **you** the protection **you** need, and
- are aware of the limits on the amounts **we** will pay **you** under this policy.

You will find these limits:

- stated in the policy itself (these are our standard policy limits), and
- stated in **your** insurance schedule.

Where you are covered

We will cover **you** when **you** travel:

- anywhere outside Australia, and
- in a State or Territory of Australia other than the State or Territory where **your** home or usual place of business or employment is located when the event giving rise to the claim occurs.

Choosing the insurance you need

When **you** buy this travel policy, **you** must select the policy type of either a single or a family policy.

A Single Policy, covers only the person named as the insured on the insurance certificate, and their **child** or grandchild who is under 21 years of age, and accompanies them on the **journey**.

A Family Policy, covers the person(s) named as the insured on the insurance certificate, and their husband, wife or de-facto partner, and their **children** or grandchildren who accompany them on the **journey**.

Our contract with you

The contract

In the contract between **you** (the insured) and **us** (Vero Insurance Limited):

- **we** agree to provide **you** with the insurance **you** select and which is shown in **your** schedule, and
- in return, **you** agree to pay **us**:
 - **your** premium,
 - GST, and
 - any other relevant government charges.

These amounts add up to the amount payable, which is shown in **your** schedule.

You must pay this total amount when **you** take out **your** policy.

Your insurance only starts when **you** pay this total amount. If **you** have not paid, **you** have no insurance.

Terms and conditions of the contract

All the terms and conditions of the insurance contract are set out in:

- this policy booklet, and
- the schedule.

These terms and conditions apply if **you** have to make a claim — so it is important that **you**:

- read this booklet and the schedule carefully,
- check that **your** details on the schedule are correct and up to date,
- keep proof of ownership and receipts for items **you** take on the **journey** or obtain during the journey (it is best to keep these documents separate from the items they relate to), and
- keep the policy booklet and schedule together in a safe place.

About authorised representatives and distributors

If an authorised representative or distributor of **ours** arranges this policy:

- they will be acting with the authority of Vero Insurance Limited and be **our** authorised representative or distributor, not **your** agent, in all matters concerning this insurance,
- they will receive a commission, and
- neither the authorised representative or distributor nor any of its related companies guarantees the benefits payable under the contract.

Your choice

You may take out travel insurance with any insurer of **your** choice.

Pre-existing Medical Conditions

This policy excludes **pre-existing medical conditions** you and other people have except where we provide automatic cover for them (see Tier 1), or where we agree to cover those conditions and you pay an extra premium for the cover (Tier 2).

Tiers of Pre-existing Medical Conditions

There are 2 tiers of **pre-existing medical conditions**:

1. "Self Assessment" (no extra premium)
2. Approval by Vero and extra premium required

Tier 1. "Self Assessment" pre-existing medical conditions.

The **pre-existing medical condition** exclusion does not apply to these conditions in these circumstances (therefore, no prior approval for extra cover is required from us).

Asthma — If the person is under 60 years of age and there has not been any exacerbation requiring treatment by a medical practitioner in the last 12 months.

Breast Cancer / Prostate Cancer — If you were diagnosed over 12 months ago, have not had any chemotherapy or radiotherapy in the last 12 months, your cancer has not spread beyond the breast or prostate at any time, and your journey is less than 6 months. In respect of Prostate Cancer you must also have a P.S.A. of 3.0 or less.

Cataracts / Glaucoma — If the person has no ongoing complications, is not on a waiting list for cataract surgery and has not had cataract surgery in the last 30 days.

Coeliac Disease — If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes / Glucose Intolerance — If the person was diagnosed over 12 months ago and has not had any complications in the last 12 months. The person must also have a Blood Sugar Level reading between 4 and 10 and also be under 50 years of age.

Ear Grommets — With no current infection.

Epilepsy — If there are no underlying medical conditions (e.g. previous head trauma, stroke) and the person has not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux — If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Gout — If the gout has remained stable for the last 6 months.

Hay Fever (Allergic Rhinitis) — If the condition has not required treatment by a medical practitioner in the last 6 months and the person has no known respiratory conditions e.g. Asthma.

Hiatus Hernia — If no hernia surgery is planned.

Hip / Knee Replacement — If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolemia (High Cholesterol) — If the person has no known heart conditions.

Hypertension (High Blood Pressure) — If the person has no known heart conditions and the current Blood Pressure reading is lower than 165/95.

Menopause — Provided the person does not suffer from Osteoporosis.

Peptic Ulcer — If condition has remained stable for the last 6 months.

Underactive Thyroid — If not as a result of a tumour.

Tier 2. Approval required for other pre-existing medical conditions.

Any pre-existing medical condition that is shown on the schedule is approved under Tier 2.

24-hour emergency medical and travel assistance service

All insured persons have access to **our** emergency medical and travel assistance team. This experienced team work around the clock assisting **our** customers when they are in need of help. The majority of requests for assistance are for customers requiring:

- Medical treatment
Our team of Doctors, Nurses and Case Managers can assist in helping **you** to find medical facilities and monitor **your** medical care.
- Payment of hospital bills
We will make every endeavour to pay **your** hospital bills directly to the hospital upon approval of **your** claim.
- Evacuation or repatriation
We can decide if and when evacuation or repatriation is appropriate, and assist with co-ordination of the evacuation or repatriation.
- Assistance when passports, travel documents or credit cards are lost.

If **you** need assistance in contacting the issuer of the document, **we** can help.

- Assistance with rescheduling travel plans as a result of an emergency.

Where possible, if **your** travel agent is not available to assist with rescheduling in an emergency situation, **we** can help.

Where relevant all services are subject to a claim being accepted under the policy.

Emergency assistance is provided by International SOS on our behalf.

To obtain Emergency Assistance

Should **you** require emergency medical or travel assistance **you** can contact **our** emergency assistance team on the number below. When **you** call please advise **us** of **your**:

- policy number
- contact phone number.

Please call an international operator and request that they call Australia reverse charges on:

Phone: +61 (2) 8987 1625

Claims procedure

Making a claim

If **you** wish to make a claim, **you** must:

- promptly call us on 1800 646 279;
- at your own expense give **us** all the information and documentation which **we** request. This can include original medical and dental certificates, specialist doctors reports, police reports, receipts, invoices, travel itineraries, airline, train or bus tickets and luggage tags;
- immediately send **us** any court documents or other communication **you** receive about the claim. Do not take any action yourself or ask anyone else to do so on **your** behalf.

If **you** need to make a claim while **you** are overseas, please contact us either:

- By calling our 24-hour emergency medical and travel assistance service on +61 (2) 8987 1625 (please call an international operator and request that they call Australia reverse charges); or
- You can e-mail us at: travelclaims@gio.com.au; or
- You can fax us on +61 2 9978 9888.

Please note the time taken to settle claims will vary from country to country, and claims can only be assessed and finalised by us in Australia. Provided **you** have supplied **us** with all the information **we** require and we have completed any investigation needed to assess your claim, we will tell you whether we have accepted your claim or not within 10 business days of receiving all necessary information.

Only we have the right to settle or defend your claim

If **we** agree **you** have a claim, only **we** have the right to:

- make or accept any offer or payment, or in any other way admit **you** are liable,
- settle, or attempt to settle, any claim, or
- defend any claim.

Stolen property

If **your** property (taken on the **journey** with you) is stolen or maliciously damaged **you** must also make a report to the police or local Government authority within 24 hours of the loss or damage becoming known to **you**, and provide **us** with a copy of the report.

Lost or damaged property

If **you** property (taken on the **journey** with **you**) is lost or damaged when it is with the transport provider (for example the airline company) **you** must also make a report to the transport provider within 72 hours of the loss or damage becoming known to **you**.

You must also provide **us** with a written report from the transport provider.

If **you** property is lost or damaged in other circumstances, **you** must register the loss with **us** within 72 hours of the loss or damage becoming known to you, by either:

- Calling our First Response Claims Team on 1800 646 279 (from Australia); or +61 (2) 8987 1625 (from overseas, please call an international operator and request that they call Australia reverse charges)
- You can e-mail us at: travelclaims@gio.com.au; or
- You can fax us on +61 2 9978 9888.

In any case, regardless of the circumstances of the loss, **you** must keep any damaged or stolen property that **you** recover, and let **us** inspect it if **we** need to. *Please remember*, if **we** agree to pay a claim, only **we** have the right to exercise, for **our** own benefit, any legal right **you** have to recover the property or seek compensation from a third party.

When we may refuse a claim

We may refuse a claim if:

- **you** do not do what **your** duty of disclosure requires **you** to (see pages **vi** and **vii** of the PDS for details of **your** duty of disclosure).
- when you apply for insurance or when making a claim or in connection with either the application or the claim, **you**:
 - are not truthful,
 - have not given **us** full and complete details, or
 - have not told **us** something when **you** should have.
- **you** do not at *all* times take *all* reasonable care to:
 - protect any property **you** have insured with **us** against *any* initial or further loss or damage,
 - keep **your** baggage and personal effects in good condition,
 - prevent death, bodily injury, or illness to other people, or loss or damage to their property, and
 - obey any laws or regulations.

- **you** do not give **us** the documents and information **we** may need to help **us** decide on any amount **we** may pay **you**.
- **you** do any of the following without **us** agreeing to it first:
 - make or accept any offer or payment, or in any other way admit **you** are liable,
 - settle, or attempt to settle, any claim, or
 - defend any claim.

If **you** have agreed not to seek compensation from another person who is liable to compensate **you** for any loss, damage or liability which is covered by this policy, **we** will not cover **you** under this policy for that loss, damage or liability.

Cancelling a policy

How you may cancel

- **You** may cancel this policy at *any* time by telling **us** that **you** want to cancel it.
- **We** subtract from *any* premium **you** pay **us**, an amount to cover the period that **we** have already insured **you** for. **We** then refund the unused premium to **you**.

How we may cancel

- **We** may only cancel this policy when the law says **we** can.
- **We** cancel **your** policy by telling **you** so in writing.
- **We** give **you** that notice in person or send it to **your** last known address.
- **We** subtract from *any* premium **you** pay us an amount to cover the period that **we** have already insured **you** for. **We** then return the rest of the premium to **you**.

How your employment affects the insurance

This insurance stops during any period of **your journey** in which **you** do paid work – unless:

- the paid work is for **your** usual employer in Australia, and
- **you** arranged to do this paid work before **you** commenced **your journey**.

Free extension of the period of insurance

If **you** are unable to return to **your** home in Australia within the period of insurance because a registered medical practitioner advises **you** in writing to extend **your** stay because of a medical condition, **we** will extend the period of insurance to allow **you** to complete **your journey** by the next available and convenient means of transportation.

Goods and Services Tax (GST)

These additional terms and conditions of the policy deal with:

- how GST is part of what **you** have to pay **us** for the policy,
- **your** obligation to tell **us** about any input tax credit entitlement **you** may have for that GST, and
- how GST affects what **we** pay **you** for any claims **you** make and any limits on what **we** pay.

As part of the total amount payable for this insurance policy, **we** will include an amount on account of GST if the **journey** is within Australia.

Each time **you** make a claim under this policy, **you** must tell **us** if **you** are entitled to claim an input tax credit for the GST amount charged on **your** policy and, if **you** are, the proportion of the GST that **you** can claim as an input tax credit.

*If **you** are entitled to claim an input tax credit for the GST included in the amount payable:*

If **you** do not tell **us** that **you** are entitled to an input tax credit, or **you** give **us** incorrect information about the proportion of the GST **you** claim as an input tax credit, then **you** may have a GST liability for claim payments **we** make. Any such GST liability **you** have remaining when **we** make a cash settlement (whether it is made to **you** or to a third party to whom **you** are liable) will be **your** responsibility, even if **you** tell **us** **your** correct input tax credit entitlement after the payment has been made. If **your** personal baggage or transport and accommodation services were used for business purposes and **we** settle **your** claim by making a cash payment to **you**, then **we** will reduce the amount **we** pay **you** by the amount of any input tax credit to which **you** would be entitled if **you** were to purchase replacement goods or services. If the sum insured or the policy limit is not sufficient to cover **your** loss, **we** will pay the GST (less any relevant input tax credit) that relates to **our** proportion of **your** loss, less any excess. **We** will pay that GST in addition to **your** sum insured or policy limit.

*If **you** are NOT entitled to claim an input tax credit for the GST included in the amount payable:*

If the sum insured or the policy limit is not sufficient to cover **your** loss, **we** will pay the GST that relates to **our** proportion of **your** loss, less any excess. **We** will pay that GST in addition to your sum insured or policy limit. Please remember, **we** will apply these terms and conditions in addition to any other terms and conditions in the policy.

Definitions

'GST' and 'input tax credit' have the meanings given in the A New Tax System (Goods and Services Tax) Act 1999.

Words with special meanings

Some words used in the policy have special defined meanings. These words are in **bold** each time they are used. All of the words we define are listed in the following definition section of this booklet. It is important that **you** familiarise yourself with all of them.

"act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"business partner" means a person who **you** rely on to conduct **your** business, profession, trade or occupation.

"children" or **"child"** means people who accompany **you** on **your journey**, and who are under the age of 21 years, and who normally live with **you** in **your home** in Australia.

"depreciation" means the accounting process **we** use to work out how much to reduce the value of **your** property by, because of its age and condition. The table on pages 38-39 provides details of how much depreciation **we** will apply to **your** property. *Please note that individual items limits, policy Section limits and an excess may still apply to **your** claim, after **depreciation** has been calculated.*

"economically repaired" means that it costs less to repair an item than for **us** to replace it.

"electronic equipment" means any device that uses electricity to operate, including but not limited to video, camera and sound recording devices and their equipment, laptop and notebook computers, MP3 players, mobile telephones, portable DVD, CD and computer game players and electronic diaries and organisers.

"excess" means the amount **you** must pay towards a claim. **We** will only apply one **excess** to all claims arising out of the same event. **You** will find the amount of the **excess** in the "How much **you** are covered for" column in each Section of the policy wording.

“financial failure” means insolvency, bankruptcy, provisional liquidation, liquidation, winding up, the appointment of a receiver, manager or administrator, entry into any official or unofficial arrangement with creditors, stopping the payment of debts, a restructure or composition with creditors or the happening of anything of a similar nature under the laws of any jurisdiction.

“fragile items” means items that are made of glass or other brittle or fragile substances such as china or porcelain.

“home” means **your** usual place of residence in Australia.

“incapacitated” means a qualified medical practitioner has certified in writing that **you** are medically unfit to care for **your children**.

“injury” means an injury that first occurs during **your journey** and was sustained by violent, accidental, external and visible means.

“journey” means the travel **we** insure **you** for that starts when **you** leave **your home** in Australia to start **your** trip and ends when **you** return to **your home** in Australia.

“motorcycle” means any two wheeled vehicle sometimes with a sidecar attached, powered by a motor and used for transporting people. For example any motorbike, moped, motor scooter.

“motor vehicle” means a vehicle driven by a motor. For example a car, **motorcycle**, truck, bus, motorhome or the like.

“negotiable instruments” means a legal document that represents money and that can be legally transferred in title from one person to another. For example travellers cheques. It does not mean hard currency or cash.

“period of insurance” means the period **we** insure **you** for under **your** policy.

The **period of insurance** begins:

- for cancellation charges (Section 1) from the date **we** issue **you** this policy,
- for all other Sections of this policy, from the departure date shown on **your** schedule.

The **period of insurance** ends for all sections:

- on the date of expiry shown on **your** schedule, or
- when **you** return to **your** home in Australia whichever happens first.

“personal baggage” means items of luggage and their contents that **you** either take with or purchase on **your journey**. It does not mean **fragile items, travel documents, negotiable instruments**, hard currency or cash.

“personal effects” means items that are carried or normally worn on or about your person. For example, jewellery and watches. It does not mean **fragile items, travel documents, negotiable instruments**, hard currency or cash.

“pre-existing medical condition” means:

- any medical condition for which investigation, medical advice or treatment has been obtained, or for which prescribed drugs have been taken, within the 90 days before the issue date shown on **your** schedule, or
- any medical condition that has been diagnosed as chronic or ongoing in nature, regardless of whether or not **you** have undergone investigation or received medical advice or treatment or taken prescribed drugs within the 90 days before the issue date shown on **your** schedule, or
- complications that are directly or indirectly attributable to that medical condition or treatment for that medical condition.

“public place” means any place where the public has access. For example shops, planes, taxis, buses, trains, airports, railway stations, streets, museums, galleries, markets, hotel foyers, beaches, restaurants, and public toilets.

“natural disaster” means an event caused by natural phenomenon and not human activity, that results in the destruction of **your** home. For example; earthquake, flood, fire, storm and lightning.

“Reciprocal Health Agreement” means an agreement between the Australian Government and another country to provide medical facilities, treatment, medication or advice to Australian citizens and residents.

“relative” means a close family member or de-facto partner, under the age of 75 years, who resides permanently in Australia.

“sporting equipment” means equipment normally used for the purpose of a sporting activity. It does not mean climbing equipment, watercraft greater than 3 metres in length, **motor vehicles**, bicycles and their accessories, guns or weapons of any kind.

“transport provider” means the organisation, group or company **you** have arranged paid scheduled transport with.

“travel documents” means any documents required for travelling that are taken with **you** on **your** journey. For example, passports, visas and airline tickets. It does not mean credit cards or **negotiable instruments**.

“travelling companion” means a person under the age of 75 years who is a permanent resident of Australia and has made arrangements to travel with **you** on **your** journey.

“unattended” means that **you** are not in a position to observe an item or in a reasonable position to have a prospect of preventing its theft.

“we” or **“our”** or **“us”** means Vero Insurance Limited ABN 48 005 297 807, AFS Licence No. 230859.

“you” or **“your”** means:

- in a Single Policy, the person named as the insured on **your** insurance certificate, and **your child** or grandchild who is under 21 years of age, and accompanies **you** on **your** journey, or
- in a Family Policy, the person(s) named as the insured on **your** insurance certificate, and **your** husband, wife or **your** de-facto partner, and **your children** and your grandchildren who are under 21 years of age, and who accompany **you**.

Please note that a Single Policy will only cover one child or grandchild. If the person(s) named as the insured on the schedule takes more than one child or grandchild with them on their journey they must take out a Family Policy.

General exclusions

It is important that **you** read and understand the following general exclusion clauses, which apply to all Sections of this policy.

We will not pay claims arising from:

1. any **pre-existing medical condition** suffered by **you** or a **travelling companion** except when **we** have agreed in writing to provide that cover and **you** or **your travelling companion** have paid an additional premium for that cover or the **pre-existing medical condition** is listed as a Tier 1 condition on page 4 or 5,
2. any **pre-existing medical condition** suffered by a **relative, business partner**, or any other person who is known to **you** before **we** issue this policy, except when **we** have agreed in writing to provide that cover and **you** have paid an additional premium for that cover or the **pre-existing medical condition** is listed as a Tier 1 condition on page 4 or 5,
3. any elective medical, dental, surgical or cosmetic procedure, or any complications as a result of these procedures, where **you** have arranged to undertake these procedures without **our** written consent,
4. loss or theft or damage to property, or death, illness, or **injury** if **you** fail to take reasonable care,
5. any unlawful act committed by **you** or any other person insured by this policy.
6. exhaustion, stress, depression, anxiety, mental or nervous disorder,
7. intentional self-injury, suicide or attempted suicide,
8. the use of alcohol or drugs,
9. Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) or their complications,
10. any sexually transmitted disease or virus,
11. Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any such viruses,
12. pregnancy, childbirth, the health of a child under 1 month of age or complications arising from any of these,

13. anything directly or indirectly caused by, resulting from or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, liability, cost or expense,
14. anything directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**,
15. motor cycling unless,
 - the **motorcycle** is hired, and
 - the **motorcycle** has an engine capacity of 200cc or less, and
 - **you** (as the driver) or the driver (if **you** are a passenger) hold a current **motorcycle** licence (if required by the country **you** are in),
16. professional sport (including training for professional sport), hunting, racing of any kind (other than on foot), football of any kind, flying or other aerial activity except as a passenger in a scheduled commercial power-driven aircraft, rodeo riding, sailing, mountain or rock climbing using ropes or guides, abseiling, diving using breathing apparatus (if **you** do not hold an open water diving licence), or competitive snow and ice sports,
17. an event that occurs in a country that is not within the region specified on **your schedule**,
18. any event that occurs during any period of **your** journey in which you do paid work, unless:
 - the paid work is for **your** usual employer in Australia, and
 - **you** arranged to do this paid work before **you** commenced **your** journey,
19. any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these, or
20. radio-activity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste.

21. the refusal, failure or inability of any person, company or organisation, (including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other agent for travel or tourism related services, facilities or accommodation), to provide services, by reason of their own **financial failure** or the **financial failure** of any person, company or organisation with whom or with which they deal,

We will also not pay claims:

22. for medical expenses incurred for continuing treatment, including medication **you** began taking before **you** bought this insurance,
23. for medical, hospital, ambulance and dental expenses incurred:
 - in Australia, or
 - for any **injury** or illness that recurs after the expiry of the **period of insurance**,
24. for an event that is also covered by a **Reciprocal Health Agreement**, statutory fund or other any compensation scheme,
25. for consequential loss of any kind including loss of enjoyment or any financial loss (other than financial losses for which benefits are provided under this policy), or
26. for **you** or any person insured under this policy who is not a permanent resident of Australia.

Please remember that these general exclusions apply to all Sections of this policy.

Section 1 – Cancelled travel and accommodation expenses

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 3 sub-sections.	Section Limits
	Single Policy
1.1 We will pay your cancelled travel and accommodation expenses if: <ul style="list-style-type: none"> a) these expenses are incurred due to any unforeseen circumstances outside your control, and b) you have already paid the expenses you are claiming for, and c) you cannot recover these expenses from anyone else, and d) these expenses are incurred during the period of insurance, and e) you have not already undertaken that part of the journey you are claiming for, and f) we have not already paid a claim under Section 3 that arises from the same event. 	Unlimited reasonable expenses.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Unlimited reasonable expenses.	We will not pay a claim for your cancelled travel and accommodation expenses because: <ul style="list-style-type: none"> a) you change your mind or are disinclined to proceed, or b) of your financial circumstances, or any business or contractual obligation, or c) of a delay, rescheduling or cancellation caused by the transport provider, or d) the travel agent, tour operator, or travel wholesaler is at fault or has made a mistake in your travel arrangements, or e) there were not enough people to go on a group travel or tour, or f) of transport or traffic delays, or g) of any government prohibition, regulation, restriction or intervention, or h) of the death, illness or injury of someone other than you, your travelling companion or a relative, or i) you failed to obtain a passport or visa, or j) of the death, injury, illness, sickness or disease of you, your travelling companion or a relative if you do not provide us with documentation from the treating doctor confirming that you, your travelling companion or the relative cannot start or continue the journey.

Section 1 – Cancelled travel and accommodation expenses (continued)

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 3 sub-sections.	Section Limits
	Single Policy
1.2 We will pay your actual travel agent's cancellation fee if we have agreed to pay a claim under Section 1.1.	The actual travel agent's cancellation fee up to \$1,000 or 10% of the cost of the cancelled journey , whichever is less.
1.3 If your airline tickets were purchased using frequent flyer or similar scheme points, we will pay you the cash equivalent of your frequent flyer or similar scheme points that are lost following cancellation of your airline ticket(s).	Unlimited reasonable expenses.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
The actual travel agent's cancellation fee up to \$1,000 or 10% of the cost of the cancelled journey , whichever is less.	We will not pay a claim under Section 1.2 if you do not provide us a written report from your travel agent confirming their actual cancellation fee. We will also not pay a claim under Section 1.2 if your claim is excluded under Section 1.1.
Unlimited reasonable expenses.	We will not pay a claim under Section 1.3 if you do not provide us with a written report from your frequent flyer or similar scheme points provider, showing the cash equivalent of your lost points. You cannot claim under Section 1.3 if we have already paid your claim for cancellation expenses that arises from the same event, under Section 1.1. We will not pay a claim under Section 1.3 if your claim is excluded under Section 1.1.

Section 2 – Overseas medical and dental expenses

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 4 sub-sections.	Section Limits
	Single Policy
2.1 We will pay your medical expenses if: <ul style="list-style-type: none"> a) they are incurred outside Australia, and b) they are incurred during your journey, and c) they are incurred because you have contracted an illness, or sustained an injury, and d) they are incurred within 12 months from the date the injury or illness first occurred, and e) you allow us the option, at our expense and subject to medical advice, of returning you to your home. 	Unlimited reasonable expenses.
2.2 We will pay your dental expenses if: <ul style="list-style-type: none"> a) they are incurred outside Australia, and b) they are incurred during your journey, and c) they are incurred because you have sustained an injury, and d) we have agreed that these expenses are necessary to repair the damage. 	Unlimited reasonable expenses.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Unlimited reasonable expenses.	We will not pay a claim under Section 2.1 if the expenses: <ul style="list-style-type: none"> a) are incurred in Australia, or b) are recoverable from Medicare, a medical or hospital benefit fund, or c) are recoverable under any Reciprocal Health Agreement.
Unlimited reasonable expenses.	We will not pay a claim under Section 2.2 for dental expenses that are incurred for any reason other than through injury . We will also not pay a claim under Section 2.2 for dental expenses that are recoverable: <ul style="list-style-type: none"> a) from Medicare, a medical or hospital benefit fund, or b) under any Reciprocal Health Agreement.

Section 2 – Overseas medical and dental expenses (continued)

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 4 sub-sections.	Section Limits
	Single Policy
2.3 We will pay the reasonable travel and accommodation expenses of another person to travel to where you are and either stay with you or escort you home , if your overseas treating medical practitioner advises you in writing: <ul style="list-style-type: none"> a) to suspend your journey; and b) that a companion or escort is necessary. 	Unlimited reasonable expenses.
2.4 If we agree to pay a claim for your medical expenses under Section 2.1, we will also pay for the expenses you incur in caring for any of your children and grandchildren who are travelling with you , if: <ul style="list-style-type: none"> a) your overseas treating medical practitioner advises you in writing to suspend your journey, and b) you are incapacitated or hospitalised. 	\$2,000.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Unlimited reasonable expenses.	We will not pay a claim under Section 2.3 for any travel and accommodation expenses: <ul style="list-style-type: none"> a) once your overseas treating medical practitioner advises you that you are able to resume your journey, or b) that are incurred once you have returned home.
\$2,000.	We will not pay a claim under Section 2.4 for any child care expenses: <ul style="list-style-type: none"> a) once your overseas treating medical practitioner advises that you are able to resume your journey, or b) that are incurred once you or your children and grandchildren have returned home.

Section 3 – Additional travel and accommodation expenses

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 7 sub-sections.	Section Limits
	Single Policy
3.1 We will pay you reasonable additional travel and accommodation expenses if: a) you cannot complete your intended journey because you suffer an injury , illness, sickness or disease, or b) you have to return to Australia because of the unexpected death, injury , illness, sickness or disease of a relative . We will only pay for these additional travel and accommodation expenses if they are actually incurred by you and are additional to your pre-paid and pre-arranged travel and accommodation.	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.
3.2 If you die, we will pay, (at your estate administrators option) for either your overseas funeral or cremation expenses or the cost of returning you remains to your home .	\$10,000.
3.3 If your business partner unexpectedly dies, or suffers from an injury , illness, sickness or disease, we will pay your reasonable additional travel and accommodation expenses if it is necessary for you to return to Australia for the purposes of business continuation.	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy. We will not pay a claim under Section 3.1 if: a) you do not provide us with a written report from your overseas treating medical practitioner stating that you are unfit to continue your intended journey , or b) you do not provide us with a written report from your relative's treating medical practitioner to confirm their unexpected death, injury , illness, sickness or disease.
Family Policy	
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	
\$15,000.	
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	We will not pay a claim under Section 3.3 if you do not provide us a written report from your business partner's treating medical practitioner that they are unfit to perform their normal business duties.

Section 3 – Additional travel and accommodation expenses (continued)

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 7 sub-sections.	Section Limits
	Single Policy
3.4 If your home is destroyed by a natural disaster , we will pay your additional travel and accommodation expenses in returning you to your home .	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.
3.5 If your scheduled public transport provider services are interrupted due to either: (a) strike, (b) riot, (c) civil commotion, (d) natural disaster , or (e) severe weather conditions; we will pay your reasonable additional travel and accommodation expenses.	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.
3.6 If you lose your passport or travel documents , we will pay the reasonable additional travel and accommodation expenses incurred by you in obtaining a replacement passport or travel documents .	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.
3.7 If you are directed into quarantine, we will pay reasonable additional travel and accommodation expenses incurred by you .	Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	We will not pay a claim under Section 3.4 if your home is destroyed by any event other than natural disaster .
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	We will not pay a claim under Section 3.5 if you do not provide us a written report from your scheduled public transport provider , confirming the circumstances of the interruption. We will also not pay a claim under Section 3.5 where the interruption was caused by any event other than those listed in Section 3.5 under 'what you are covered for'.
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	We will not pay a claim under Section 3.6 if your passport or travel documents are confiscated by any government authority, customs official or police.
Unlimited reasonable expenses, less any amounts that are recoverable on unused travel and accommodation vouchers or tickets.	We will not pay a claim under Section 3.7 if you do not take all reasonable steps to meet any quarantine regulations.

Section 4 – Cash paid while you are in hospital

No excess applies to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
4.1 We will pay you a cash allowance if: <ul style="list-style-type: none"> a) we agree to pay your claim for overseas medical expenses under Section 2, and b) you are a patient in an overseas hospital for a period of more than 48 hours. 	\$100 for every day that you are a patient in a hospital, up to a maximum of \$6,000.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
\$100 for every day that you are a patient in a hospital, up to a maximum of \$12,000.	We will not pay a claim under Section 4.1 for any period when you are a patient in a hospital in Australia.

Section 5 – Delayed transport - accommodation and meal expenses

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 2 sub-sections.	Section Limits
	Single Policy
5.1 We will pay your reasonable accommodation and meal expenses if: a) your transport provider has delayed your scheduled transport departure time for 12 hours or more, and b) the cause of delay is outside your control, and c) you have actually incurred these expenses because of the delay, and d) you supply us with a written report from your transport provider confirming the delay, and e) these expenses are not recoverable from the transport provider , and f) you have provided us with receipts for the incurred expenses.	Up to \$250 for each 12 hour period of delay, up to a maximum of \$1,000 in total.
5.2 We will pay any relocation fee charged to you by the vehicle rental company and incurred by you for relocating their vehicle from where you leave it to their nearest depot, provided the relocation was necessarily caused by a travel delay which was outside your control.	Up to \$500.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Up to \$500 for each 12 hour period of delay, up to a maximum of \$2,000 in total.	We will not pay a claim under Section 5.1 if your accommodation and meal expenses are incurred because of hijack, strike, riot or civil commotion.
Up to \$1,000.	We will not pay a claim under Section 5.2 if you do not provide us receipts for the incurred expenses.

Section 6 – Personal baggage and travel documents

Variable excess amounts apply to claims paid under sub-section 6.1. Please refer to the "How much you are covered for" columns for full details.

What you are covered for:	How much you
Benefits of this Section. This Section has 4 sub-sections.	Section Limits
	Single Policy
<p>6.1 We will repair, replace or pay you for the loss, or theft of, or damage to your personal baggage, clothing or personal effects if they are lost, damaged or stolen during your journey. If the item cannot be economically repaired, we will decide if we replace the item or pay you the amount it would cost us to replace the item.</p> <p>Depending on the item and its age and condition, depreciation may apply to any amount we decide to pay you. Please refer to the depreciation table on pages 38 & 39 for details of how we calculate this.</p> <p>Where the item forms part of a set or pair, we will only pay the replacement value of the actual item that is stolen. We will not pay to replace the set or pair.</p>	<p>A maximum of \$8,000 for all claims, including up to:</p> <p>\$4,000 per item of electronic equipment</p> <p>\$1,000 per item of sporting equipment</p> <p>\$900 per item for all other items.</p> <p>A standard excess of \$100 will apply to any claim paid under this Section.</p> <p>An additional excess of \$1,000 will apply to all claims paid under this Section, for theft of your personal baggage, clothing or personal effects stolen from a motor vehicle.</p>

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
<p>A maximum of \$15,000 for all claims, including up to:</p> <p>\$6,000 per item of electronic equipment</p> <p>\$2,000 per item of sporting equipment</p> <p>\$1,500 per item for all other items.</p> <p>A standard excess of \$100 will apply to any claim paid under this Section.</p> <p>An additional excess of \$1,000 will apply to all claims paid under this Section, for theft of your personal baggage, clothing or personal effects stolen from a motor vehicle.</p>	<p>We will not pay a claim under Section 6.1 if:</p> <ol style="list-style-type: none"> you or your travelling companion have left or forgotten your personal baggage, clothing or personal effects unattended in a public place, or you or your travelling companion have not taken reasonable care to prevent the loss, theft or damage, or you have not reported the theft to either the police, local government authority or transport provider and provided us with a written report from either of them, or you do not comply with the requirement to report the loss to us as set out on page 8. <p>We will also not pay a claim under Section 6.1 for loss or damage to fragile items, unless loss or damage is caused by fire, or accident to the transport vehicle in which the fragile item is being carried.</p> <p>We will also not pay a claim under Section 6.1 for loss, damage or theft of personal baggage, clothing or personal effects that occurs whilst they have been sent in advance, mailed or shipped separately to the transport on which you are travelling.</p>

Section 6 – Personal baggage and travel documents (continued)

No excess will apply to a claim paid under these sub-sections within this Section.

What you are covered for:	How much you
Benefits of this Section. This Section has 4 sub-sections.	Section Limits
	Single Policy
6.2 We will pay you for the theft of your cash stolen while on your person and during your journey .	\$250 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.
6.3 We will pay you for the theft of your travel documents, if they were stolen during your journey . We will only pay a claim under Section 6.3 if you have complied with the conditions under which the travel documents were issued.	\$500 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.
6.4 We will pay you for the unauthorised use of your credit cards or negotiable instruments if they were stolen during your journey . We will only pay a claim under Section 6.4 if you have complied with the conditions under which the credit cards or negotiable instruments were issued.	\$500 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
\$500 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.	We will not pay a claim under section 6.2 if you do not comply with the requirement to report theft as set out on page 7. We will also not pay a claim under Section 6.2 if the cash is stolen from any place other than on your person.
\$1,000 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.	We will not pay a claim under section 6.3 if you do not comply with the requirement to report theft as set out on page 7.
\$1,000 for all claims paid under this Section. No excess will apply to a claim paid under this sub-section.	We will not pay a claim under Section 6.4 if you do not comply with the requirement to report theft as set out on page 7. We will also not pay a claim under Section 6.4 if you have not reported the theft to the credit card or negotiable instrument issuer.

Section 6 – Personal baggage and travel documents (continued)

Depreciation table

Property Type
All electronic equipment .
All sporting equipment , including their accessories.
All luggage, including wallets, handbags, backpacks, daypacks, suitcases, suit bags and briefcases.
Cosmetics, makeup, perfume and toiletries.
All clothing, including shoes and underwear.
Glasses, sunglasses, dentures, permanent contact lenses and all other personal baggage and effects items.

% of depreciation applied
No depreciation will apply for the first 3 years following purchase. 30% depreciation will apply for each and every year after that, up to a maximum depreciation of 90%.
25% depreciation will apply for each and every year since purchase, up to a maximum depreciation of 90%.
35% depreciation will apply for each and every year since purchase, up to a maximum depreciation of 90%.
50% depreciation will apply for each and every year since purchase, up to a maximum depreciation of 90%.
40% depreciation will apply for each and every year since purchase, up to a maximum depreciation of 90%.
No depreciation will apply for the first 3 years following purchase. 10% depreciation will apply for each and every year after that, up to a maximum depreciation of 90%.

Please note that individual items limits, policy Section limits and an excess will still apply to **your** claim, after **depreciation** has been calculated.

Section 7 – Accidental death

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
7.1 We will pay your estate if you die: <ul style="list-style-type: none"> a) during your journey, and b) due to an injury, and c) as a direct result of a violent accident that caused external and visible trauma. 	\$25,000 maximum, for all claims paid under this Section.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
\$50,000 maximum, for all claims paid under this Section.	a) We will not pay a claim under Section 7.1 if your death occurs more than one year after the injury .

Section 8 – Personal liability

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>8.1 We will pay for your legal liability if a court orders you to pay compensation, or if we accept that you are legally responsible for:</p> <ul style="list-style-type: none"> a) injury to, or the death of someone other than you, or your family, or b) loss of or damage to property owned or controlled by someone other than you, or your family. <p>You can only claim for your legal liability if the event that gives rise to your legal liability is one that:</p> <ul style="list-style-type: none"> a) you did not expect or intend to give rise to your legal liability, and b) occurs during your journey. <p>We will only pay for your legal liability if we agree to do so in writing before the expenses are incurred. You must contact us if you become aware of any legal liability proceedings made against you and you must allow us the option of representing you in any proceedings made against you.</p>	<p>A maximum of \$5 million for all claims arising from one event. This maximum amount includes all legal costs and expenses.</p>

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
<p>A maximum of \$5 million for all claims arising from one event. This maximum amount includes all legal costs and expenses.</p>	<p>We will not pay a claim under Section 8.1 for liability arising from:</p> <ul style="list-style-type: none"> a) injury, illness, or death of you or your family, or b) loss of or damage to any property that is owned or controlled by you or your family, or c) you or your family's ownership of any land or building, or d) you or your family's unlawful, malicious, deliberate or intentional act, or e) you or your family's conduct in the operation of any profession, trade, or business, or <p>We will also not pay a claim under Section 8.1 for any penalties, fines, or punitive, exemplary or aggravated damages that you or your family, must pay.</p> <p>We will also not pay a claim under Section 8.1 for liability arising from:</p> <ul style="list-style-type: none"> a) the use of any motor vehicles, watercraft, hovercraft, aircraft or aircraft landing areas, or b) the transmission of any illness, sickness or disease, or c) the vibration, removal or weakening of the support of any land or building.

Section 9 – Disability

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>9.1 We will pay you compensation if you suffer an injury during your journey, and your injury was caused solely by violent, accidental, visible and external means.</p> <p>We will only pay you if your injury results in:</p> <ul style="list-style-type: none"> a) the permanent and total loss of sight in one or both eyes, or b) the permanent and total loss of use of one or more limbs. 	A maximum of \$10,000 for all claims paid under this Section.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
A maximum of \$25,000 for all claims paid under this Section.	We will not pay a claim under Section 9.1 unless your disability is confirmed in a written report by a registered medical practitioner, that is provided to us less than one year after the injury occurred.

Section 10 – Resumption of journey

An excess of \$100 applies to any claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>10.1 We will pay you an amount towards your additional travel expenses in resuming your journey if:</p> <ul style="list-style-type: none"> a) you had to return to Australia because a relative unexpectedly died, became sick, suffered an illness, or suffered an injury, and b) your relative's death, sickness, illness or injury occurred during your journey, and c) you decide to resume your journey within 12 months of your return to Australia. 	A maximum of \$2,000 for all claims made in the Section.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
A maximum of \$4,000 for all claims made in the Section.	<p>We will not pay a claim under Section 10.1 if you do not provide us written advice from your relative's doctor, confirming the death, illness, sickness or injury.</p> <p>We will also not pay a claim under Section 10.1 if we have already paid a claim arising from the same event under Section 3.</p>

Section 11 – Special event cancellation expenses

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>11.1 If you are unable to attend a special event, we will pay you the cost of your unused special event tickets if:</p> <ul style="list-style-type: none"> a) you were unable to attend due to any unforeseen circumstances outside your control, and b) you have already paid for the special event tickets you are claiming for, and c) you cannot obtain a refund from anyone else, and d) the special event was to occur during your journey. <p>We will only pay a claim under Section 11.1 if you provide and surrender to us the original unused tickets.</p>	Up to a maximum of \$500 for all claims.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Up to a maximum of \$2,000 for all claims.	<p>We will not pay a claim under Section 11.1 for your unused special event tickets because:</p> <ul style="list-style-type: none"> a) you have not complied with the terms and conditions of issue of the tickets, or b) you change your mind or were disinclined to attend, or c) of your financial circumstances or any business or contractual obligation, or d) of traffic delays. <p>We will also not pay a claim under Section 11.1 if your special event tickets have been lost or stolen and we have already reimbursed you for them under Section 6.</p>

Section 12 – Delayed baggage - emergency purchases

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>12.1 We will pay you the cost of replacing essential personal items if your baggage is not returned to you within 12 hours of it being declared missing by your transport provider, if:</p> <ul style="list-style-type: none"> a) the costs are not recoverable from anyone else, and b) the costs are actually incurred by you during your journey, and c) you have provided us written confirmation of the delay from your transport provider, and d) you have provided us receipts for any essential personal items purchased. 	<p>Up to \$250 for each 12 hour period your baggage is delayed, up to a maximum of \$500 in total for all claims.</p>

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
<p>Up to \$500 for each 12 hour period your baggage is delayed, up to a maximum of \$1,000 in total for all claims.</p>	<p>We will not pay a claim under Section 12.1 if your baggage is delayed, detained, confiscated or destroyed by customs officials, police, government or any other authority.</p> <p>We will also not pay a claim under Section 12.1 to replace cash, or negotiable instruments.</p> <p>We will also not pay a claim under Section 12.1 if your baggage has been sent in advance, mailed or shipped separately to the transport on which you are travelling, or not handled by your transport provider.</p>

Section 13 – Hire car insurance excess

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>13.1 We will pay you the amount of the excess you must pay on a claim you make on your hire car insurance.</p> <p>You can only claim under Section 13.1 if:</p> <ul style="list-style-type: none"> a) you have hired a car and taken out insurance on your hired car, and a) you lodge a claim with your hire car insurer, and that insurer has agreed to pay that claim, and c) you have provided us a written report from the hire car provider confirming you are liable to pay the excess, and d) the event giving rise to the claim occurred during your journey. <p>For the purposes of Section 13.1 only, any reference to a hire(d) car includes cars, vans, wagons, 4 wheel drive vehicles, campervans, and motorhomes provided they are all hired and used for personal and private use.</p>	Up to \$2,000 in total for all claims.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Up to \$4,000 in total for all claims.	<p>We will not pay a claim under Section 13.1 if you have hired a car for any purpose other than your personal and private use.</p> <p>We will also not pay a claim under Section 13.1 for any other damages or liability you incur as a result of the event that gives rise to your hire car insurance claim.</p> <p><i>Please note that Section 13.1 of the policy does not replace hire car insurance. You will need to consider whether or not you need to purchase hire car insurance. Section 13.1 of the policy will only respond if you have purchased hire car insurance.</i></p>

Section 14 – Loss of income

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>14.1 We will pay you for your loss of income if:</p> <ul style="list-style-type: none"> a) you suffer an injury during your journey, and as a result of this injury you are unable to perform your normal work in Australia, and b) you provide us at your own expense with written reports that we require from a registered medical practitioner confirming that you are unable to perform your normal work due to the injury, and c) you remain under the care of a registered medical practitioner for the whole time you are unable to perform your normal work in Australia, and d) you cannot recover the loss from anyone else. 	<p>The amount of your lost income up to \$1,000 per month to a maximum of \$10,000, for all claims.</p> <p>We will not pay more than your average monthly net of tax income.</p>

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
<p>The amount of your lost income up to \$1,500 per month to a maximum of \$15,000, for all claims.</p> <p>We will not pay more than your average monthly net of tax income.</p>	<p>We will not pay a claim under Section 14.1 if your inability to perform your normal work in Australia first occurs more than 90 days after you were injured.</p> <p>We will also not pay you under Section 14.1 for the first 30 days that you are unable to perform your normal work in Australia because you are injured on your journey.</p> <p>The 30 days commences from when you would have gone back to work had the injury not occurred.</p>

Section 15 – Substitute person to complete your business

No excess will apply to a claim paid under this Section.

What you are covered for:	How much you
Benefits of this Section.	Section Limits
	Single Policy
<p>15.1 We will pay the incurred reasonable transport and accommodation expenses of a substitute person who completes your originally intended business purpose if:</p> <ul style="list-style-type: none"> a) you have contracted an illness or suffered an injury during your journey, and as a result of this illness or injury you are unable to perform your originally intended business purpose, and b) you provide us at your own expense any written reports that we require from a registered medical practitioner confirming that you are unable to perform your originally intended business purpose due to the illness or injury, and c) you are either required to stay in hospital overseas, or are required to return to your home in Australia, and d) you cannot recover these costs from anyone else. 	Up to \$10,000, for all claims.

are covered for	What you are not covered for:
Section Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Up to \$20,000, for all claims.	<p>We will not pay a claim under Section 14.1 if your inability to perform your normal work in Australia first occurs more than 90 days after you were injured.</p> <p>We will also not pay you under Section 14.1 for the first 30 days that you are unable to perform your normal work in Australia because you are injured on your journey.</p> <p>The 30 days commences from when you would have gone back to work had the injury not occurred.</p>



How to contact us

- ▶ Phone Vero on the telephone number shown in your schedule or **1800 205 445**
- ▶ Write to us at:
 - Vero Insurance Limited
 - GPO Box 1619
 - Adelaide SA 5001

Who we are

This insurance is issued by:
Vero Insurance Limited
ABN 48 005 297 807
AFSL No 230859

WE DON'T JUST **LISTEN** WE **DO**