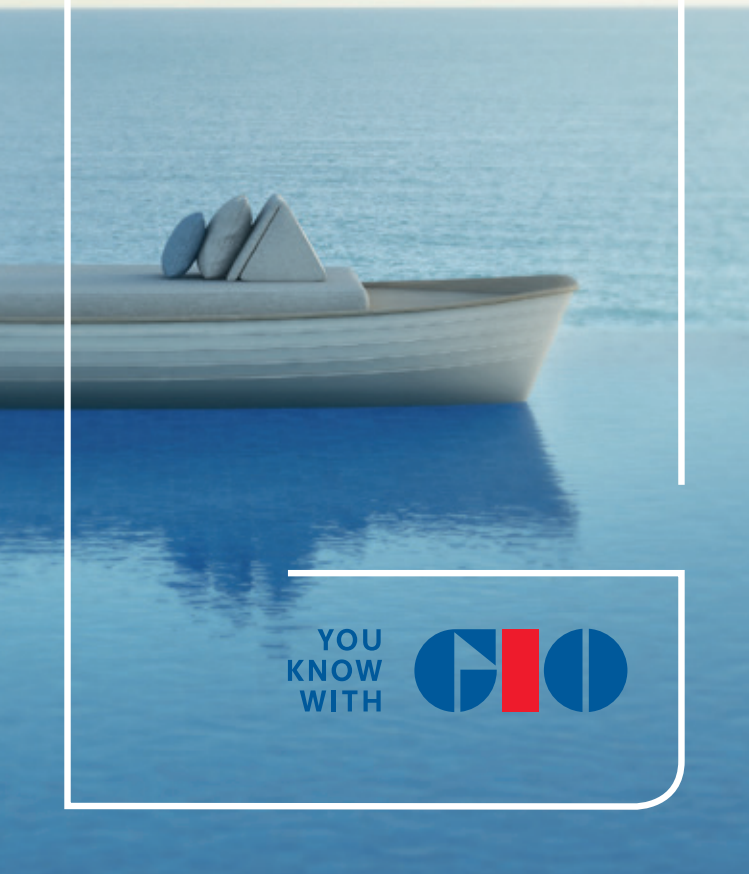


# ANNUAL MULTI-TRIP TRAVEL INSURANCE

PRODUCT DISCLOSURE STATEMENT



YOU  
KNOW  
WITH



ماہل ان جو۔ ؑیزیلجن ال ا ؑغللاب ؑبوتكفم ؑقیثول ا هذہ ن ا كلل صرف نم هبتن ا  
طورشل او، تاحل طصملا یناعمب ؑلمك ؑیاردو ملع عل ع نوكت ن ا یرورضل او  
ؑدافابو هذہ (سنروشن ا) ن یم ائلا ؑصیلوبب ؑدراول ا تاءان شتس ال او دودحل او  
ال تنك ن ا۔ ن یم ائلا عوضوب ؑقل عتمل ا تامول عمل ا ن ع حاصل ال او نال ع ال  
ؑناعتس ال ؑمزال ا تاب یترتلا ذخ، كلل صرف نم، ؑیزیلجن ال ا ؑغللاب مہفت  
كل ؑقیثول ا هذہ ؑم جرت عی طتس ی ص خ ش ب۔

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**Attenzione – Questo documento è scritto in inglese. È importante che Lei comprenda i termini, le condizioni, i limiti e le esclusioni contenute in questa polizza di assicurazione ed il documento intitolato Product Disclosure Statement. Se Lei non comprende bene l'inglese, Le raccomandiamo di cercare qualcuno che possa tradurLe il documento.**

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注意——本文件为英语文件。你了解本保险单和《产品披露说明书》中的条款、条件、限制和除外责任很重要。如果您不懂英语，请安排找人给您翻译。

注意 - 這份文件用英文書寫。您明白這保險單的期限、條款、限制和括免項目，以及成品透露說明書是很重要的。如果您不明白英文，請安排他人為您翻譯這份文件。

GIO Annual Multi-Trip Travel Insurance is  
issued by Vero Insurance Limited  
ABN 48 005 297 807 AFSL 230859

GIO Annual Multi-Trip Travel Insurance is  
distributed by GIO General Limited  
ABN 22 002 861 583 AFSL 229873

PDS Issue 2 (preparation date 09/03/2018) 13580

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# Important Information

## The purpose of the PDS

The purpose of this Product Disclosure Statement (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 it.

This Product Disclosure Statement was completed on 9 March 2018.

The information in this PDS was current at the date of preparation. **We** may update some of the information in the PDS that is not materially adverse from time to time without needing to notify **you**. **You** can obtain a copy of any updated information by contacting **us**.

**We** will give **you** a free paper copy of any updates if **you** request them. In some circumstances this PDS may be amended by a Supplementary Product Disclosure Statement.

## 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

AAI Limited ABN 48 005 297 807 trading as Vero Insurance, AFS Licence No. 230859 is the insurer and issuer of this Product Disclosure Statement. **You** may contact Vero Insurance by calling:

- the telephone number shown on **your** schedule;
- **your** insurance adviser; or
- 1800 285 712

or alternatively by writing to **us** at:

Vero Insurance Limited  
GPO Box 1619  
Adelaide SA 5001

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.

## 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 this insurance policy within 30 days of the date it was issued to **you** ("cooling off period"), unless **you** have already commenced **your journey** or **you** make a claim under the policy within the cooling off period. If it is cancelled in this time, **we** will return the amount **you** have paid (including GST if applicable).

## How much protection do we provide?

The insurance **we** offer **you** is set out in this PDS.

It is important that **you**:

- read **all** of the PDS 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 PDS.

**You** will find these limits:

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

## Foreign currency exchange rates

If **you** are entitled to be compensated for a transaction that was made in a foreign currency, **we** will pay **you** in Australian dollars using the exchange rate that applied at the time of **your** transaction. If **you** are unable to provide **us** with evidence of the applicable exchange rate (for example, using credit card or bank statements), **we** will apply an exchange rate recommended by **our** financial advisors. Details of this exchange rate will be provided to **you** when payment is made.

## Choosing the insurance you need

When **you** buy this travel policy, **you** must select either a Single Policy or a Family Policy.

A Single Policy, covers only the person named as the insured on **your** schedule, and up to one **child** or **grandchild** who accompanies them on the **journey**.

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

The policy type **you** select is shown on **your** schedule.

## 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 (if applicable) and any other 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 and any relevant government charges are shown on **your** schedule.

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

**We** consider a number of factors in calculating **your** premium. For further details of the factors which impact **your** premium, please refer to **our** Secure TM Travel Insurance Premium, Excess and Claims Guide available at [www.vero.com.au/PED](http://www.vero.com.au/PED). A copy of the Secure TM Travel Insurance Premium, Excess and Claims Guide is also available on request, at no charge, if **you** contact Vero on 1800 285 712.

# Our contract with you

## The contract

In the contract between **you** and **us**:

- **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 PDS, and
- the schedule.

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

- read this PDS 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 PDS 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 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.

## 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** begins from the time **you** commence each **journey** or the travel start date shown on **your** schedule (whichever happens last), and ends at the earliest of the following times:

- when **you** complete the **journey**, or
- the expiry of 90 days following commencement of the **journey**, or
- on the expiry date shown on **your** schedule,

Cover for Section 1 - Cancelled travel and accommodation expenses, begins from the date **we** issue you this policy.

There is no limit to the number of **journeys you** can make during the **period of insurance**, but cover is limited to the first 90 days of each **journey**.

## When cover is 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 **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 54 to 57.

**You** may also have to pay an **excess** for each claim.

## Pre-existing medical conditions

### Disclosure of medical conditions

When **you** apply for a policy **you** are required to disclose:

1. the following medical conditions which **you** or **your travelling companion(s)** have ever had prior to the policy issue date shown on your schedule, even if **you** or **your travelling companion(s)** do not wish to be covered for them or no longer receive treatment for them:
  - heart (cardiac) condition;
  - lung or respiratory condition (other than asthma if it meets the criteria under the Tier 1 category – see below);
  - kidney (renal) condition;
  - reduced immunity;
  - dementia or documented memory problems; and
  - metastatic (secondary) cancer.

2. any pre-existing medical condition(s) (defined on pages 66-67 of the PDS) suffered by **you** or **your travelling companion** and that **you** wish to be covered for – apart from conditions that meet the criteria under the Tier 1 category (see below) which are automatically covered for no additional premium.

**We** will endorse **your** policy to specify each condition that **we** agree to cover. Cover for the condition(s) will only apply after **you** pay any additional premium that **we** require.

In each case, **you** will need to complete an Assessment Form (available by contacting Vero on 1800 285 712) before **we** agree to issue a policy. Depending on the condition(s), **we** may decline or limit cover, or agree to provide cover for an additional premium.

### Pre-existing medical condition exclusion:

This policy excludes claims arising from **pre-existing medical conditions** (defined on pages 66-67 of the PDS) **you** or other people have, unless:

- the condition meets the criteria under the Tier 1 category (see below), where it is automatically covered; or
- the condition has been disclosed to **us**, and **we** have endorsed **your** policy to cover the condition and **you** have paid any additional premium that **we** require.

## Tier 1 - Pre-existing medical conditions:

**You** do not need to disclose the following **pre-existing medical conditions**, which are automatically covered for no additional premium where **you** or **your travelling companion** meet the specified criteria:

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 the person was diagnosed over 12 months ago, has not had any chemotherapy or radiotherapy in the last 12 months, the 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 the person 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 eye surgery and has not had eye 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 the condition has remained stable for the last 6 months.

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

## How the health of relatives and business partners not travelling with you impact the cover of your policy

You are not covered under any section of the policy for loss, cost or liability caused by or arising from or involving a pre-existing medical condition of a relative or business partner. The relevant definition of pre-existing medical conditions is on pages 66-67.

We may require medical reports and medical history for your claims triggered by the health of a relative or business partner in order to assess your claim.

## 24-hour emergency medical and travel assistance

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  
Once **your** claim is approved **we** will pay **your** hospital bills directly to the hospital where possible.
- Evacuation or repatriation  
**We** can assist with and co-ordinate an evacuation or repatriation where **we** determine it is appropriate.
- Assistance when passports, **travel documents** or credit cards are lost or stolen.  
If you need assistance in contacting the issuer of the document, we can help.
- Assistance with rescheduling travel arrangements as a result of an emergency.

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

Emergency medical and travel assistance services are managed by an external provider 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, and
- contact phone number
- Please call an international operator and request that they call Australia reverse charge on:

Phone: +61 (7) 3305 7057 (24 hrs/7 days a week)

## Free extension of the period of insurance

If **we** agree that **you** are unable to return to **your home** in Australia within the **period of insurance**, and that inability arises from a claimable event that occurred under Section 1, 2, 3, 5 or 6 of this PDS, **we** will extend the **period of insurance** to allow **you** to complete **your journey** by the next available and convenient means of transportation. The maximum duration **we** will extend the **period of insurance** is 6 months from the time that **you** intended to complete **your journey**.

# Section 1 – Cancelled travel and accommodation expenses

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



A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Unlimited reasonable expenses.	<p><b>We</b> will not pay a claim for <b>your</b> cancelled travel and accommodation expenses that arise because:</p> <ol style="list-style-type: none"> <li>a. <b>you</b> change <b>your</b> mind or are disinclined to proceed, or</li> <li>b. of <b>your</b> financial circumstances, or</li> <li>c. of any request or direction of <b>your</b> employer, or any business or contractual obligation, or</li> <li>d. of a delay, rescheduling or cancellation caused by the <b>transport provider</b>, or</li> <li>e. the travel agent, tour operator, or travel wholesaler is at fault or has made a mistake in <b>your</b> travel arrangements, or</li> <li>f. there were not enough people to go on a group travel or tour, or</li> <li>g. of transport or traffic delays, or</li> <li>h. of any government prohibition, regulation, restriction or intervention, or</li> <li>i. of the death, illness or <b>injury</b> of someone other than <b>you</b>, <b>your travelling companion</b> or a <b>relative</b>, or</li> </ol>
Benefit Limits Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.

## Section 1 – Cancelled travel and accommodation expenses (continued)

What you are covered for:	How much you
	Unlimited reasonable expenses.
1.2 <b>We</b> will pay <b>your</b> actual travel agent's cancellation fee if <b>we</b> 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 travel and accommodation expenses, whichever is less.
1.3 If <b>your</b> airline tickets were purchased using frequent flyer or similar scheme points, <b>we</b> will pay <b>you</b> the cash equivalent of <b>your</b> frequent flyer or similar scheme points that are lost following cancellation of <b>your</b> airline ticket(s).	Unlimited reasonable expenses.

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Unlimited reasonable expenses.	<ul style="list-style-type: none"> <li>j. <b>you</b> failed to obtain a valid passport or visa, or</li> <li>k. of the death, <b>injury</b>, illness, sickness or disease of <b>you</b>, <b>your travelling companion</b> or a <b>relative</b> unless <b>you</b> provide <b>us</b> with documentation from the treating doctor confirming that <b>you, your travelling companion</b> or the <b>relative</b> cannot start or continue the <b>journey</b>.</li> </ul>
The actual travel agent's cancellation fee up to \$1,000 or 10% of the cost of the cancelled travel and accommodation expenses, whichever is less.	<p><b>We</b> will not pay a claim under Section 1.2 if <b>you</b> do not provide <b>us</b> with a written report from <b>your</b> travel agent confirming their actual cancellation fee.</p> <p><b>We</b> will also not pay a claim under Section 1.2 if <b>your</b> claim is excluded under Section 1.1.</p>
Unlimited reasonable expenses.	<p><b>We</b> will not pay a claim under Section 1.3 if <b>you</b> do not provide <b>us</b> with a written report from <b>your</b> frequent flyer or similar scheme points provider, showing the cash equivalent of <b>your</b> lost points.</p> <p><b>You</b> cannot claim under Section 1.3 if <b>we</b> have already paid <b>your</b> claim for cancellation expenses that arises from the same event, under Section 1.1.</p> <p><b>We</b> will not pay a claim under Section 1.3 if <b>your</b> claim is excluded under Section 1.1.</p>

## Section 2 – Overseas medical and dental expenses

What you are covered for:	How much you
<p>Benefits of this Section. This Section has 4 sub-sections.</p>	<p>Benefit Limits</p> <hr/> <p>Single Policy</p>
<p>2.1 <b>We</b> will pay <b>your</b> medical expenses if, during <b>your journey</b>:</p> <ol style="list-style-type: none"> <li>they are incurred outside Australia, and</li> <li><b>you</b> have contracted an illness, or sustained an <b>injury</b>, and</li> <li>they are incurred within 12 months from the date the <b>injury</b> or illness first occurred, and</li> <li><b>you</b> allow <b>us</b> the option, at <b>our</b> expense and subject to medical advice, of returning <b>you</b> to <b>your home</b>.</li> </ol> <p><b>You</b> must provide <b>us</b> with a written report from <b>your</b> treating doctor that provides details of the illness or <b>injury</b>.</p>	<p>Unlimited reasonable expenses.</p>
<p>2.2 <b>We</b> will pay <b>your</b> dental expenses if:</p> <ol style="list-style-type: none"> <li>they are incurred outside Australia, and</li> <li>they are incurred during <b>your journey</b>, and</li> <li>they are incurred because <b>you</b> have sustained an <b>injury</b>, and</li> <li><b>we</b> have agreed that these expenses are necessary to repair the damage.</li> </ol> <p><b>You</b> must provide <b>us</b> with a written report from <b>your</b> treating dentist that provides details of the <b>injury</b>.</p>	<p>\$1,000</p>

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
Unlimited reasonable expenses.	<p><b>We</b> will not pay a claim under Section 2.1 if the expenses:</p> <ul style="list-style-type: none"> <li>a. are incurred in Australia, or</li> <li>b. are recoverable from Medicare, a medical or hospital benefit fund, or</li> <li>c. are recoverable under any <b>Reciprocal Health Agreement</b>.</li> </ul>
\$2,000	<p><b>We</b> will not pay a claim under Section 2.2 for dental expenses that are incurred for any reason other than through <b>injury</b>.</p> <p><b>We</b> will also not pay a claim under Section 2.2 if the dental expenses:</p> <ul style="list-style-type: none"> <li>a. are incurred in Australia, or</li> <li>b. are recoverable from Medicare, a medical or hospital benefit fund, or</li> <li>c. are recoverable under any <b>Reciprocal Health Agreement</b>.</li> </ul>

**Note: when travelling within Australia the cover provided under this Section does not apply.**

## Section 2 – Overseas medical and dental expenses (continued)

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

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

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

**Note: when travelling within Australia the cover provided under this Section does not apply.**

## Section 3 – Additional transport and accommodation expenses

What you are covered for:	How much you
<p>Benefits of this Section. This Section has 7 sub-sections.</p>	<p>Benefit Limits</p> <hr/> <p>Single Policy</p>
<p>3.1 <b>We</b> will pay <b>your</b> reasonable additional transport and accommodation expenses if:</p> <ul style="list-style-type: none"> <li>a. <b>you</b> cannot complete <b>your</b> intended <b>journey</b> because <b>you</b> suffer an <b>injury</b>, illness, sickness or disease during <b>your journey</b>, or</li> <li>b. <b>you</b> have to return to <b>your home</b> in Australia because of the unexpected death, <b>injury</b>, illness, sickness or disease of a <b>relative</b> or <b>travelling companion</b> during <b>your journey</b>.</li> </ul> <p><b>We</b> will only pay for these additional transport and accommodation expenses if they are actually incurred by <b>you</b> and are additional to <b>your</b> prepaid and pre-arranged transport and accommodation.</p>	<p>Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.</p>
<p>3.2 If <b>you</b> die during <b>your journey</b>, <b>we</b> will pay, (at <b>your</b> estate administrators option) for either <b>your</b> overseas funeral or cremation expenses or the cost of returning <b>your</b> remains to <b>your home</b>.</p>	<p>\$10,000</p>



A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.1 if:</p> <ol style="list-style-type: none"> <li><b>you</b> do not provide <b>us</b> with a written report from <b>your</b> treating medical practitioner stating that <b>you</b> are unfit to continue <b>your</b> intended <b>journey</b>, or</li> <li><b>you</b> do not provide <b>us</b> with a written report from the treating medical practitioner of <b>your</b> <b>relative</b> or <b>travelling companion</b> to confirm their unexpected death, <b>injury</b>, illness, sickness or disease, or</li> <li>the injury, illness, sickness or disease suffered is not of such significance to require a reasonable person to return to Australia.</li> </ol> <p><b>We</b> will also not pay for consequential living expenses including but not limited to food, laundry services or telephone calls.</p>
\$15,000	<b>We</b> will not pay for funeral or cremation expenses incurred in Australia.

## Section 3 – Additional transport and accommodation expenses (continued)

What you are covered for:	How much you
Benefits of this Section. This Section has 7 sub-sections.	Benefit Limits Single Policy
3.3 If <b>your business partner</b> unexpectedly dies, or suffers from an <b>injury</b> , illness, sickness or disease during <b>your journey</b> , we will pay <b>your</b> reasonable additional transport and accommodation expenses if it is necessary for <b>you</b> to return to <b>your home</b> in Australia for the purposes of business continuation.	Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.
3.4 If <b>your home</b> is destroyed by a <b>natural disaster</b> during <b>your journey</b> , we will pay <b>your</b> additional transport and accommodation expenses in returning <b>you</b> to <b>your home</b> .	Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.
3.5 If <b>your</b> scheduled public <b>transport provider</b> services are interrupted due to an unforeseen: <ul style="list-style-type: none"> <li>a. strike,</li> <li>b. riot,</li> <li>c. civil commotion,</li> <li>d. <b>natural disaster</b>, or</li> <li>e. severe weather event;</li> </ul> <b>We</b> will pay <b>your</b> reasonable additional transport and accommodation expenses, if they are actually incurred by <b>you</b> during <b>your journey</b> and are additional to <b>your</b> pre-paid and pre-arranged transport and accommodation.	Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.3 if <b>you</b> do not provide <b>us</b> a written report from <b>your business partner's</b> treating medical practitioner that they are unfit to perform their normal business duties.</p> <p><b>We</b> will also not pay for consequential living expenses including but not limited to food, laundry services or telephone calls.</p>
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.4 if <b>your home</b> is destroyed by any event other than <b>natural disaster</b>.</p> <p><b>We</b> will also not pay for consequential living expenses, including but not limited to food, laundry services or telephone calls.</p>
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.5 if <b>you</b> do not provide <b>us</b> a written report from <b>your</b> scheduled public <b>transport provider</b>, confirming the circumstances of the interruption.</p> <p><b>We</b> 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 <b>you</b> are covered for'.</p> <p><b>We</b> will also not pay for consequential living expenses including but not limited to food, laundry services or telephone calls.</p>

## Section 3 – Additional transport and accommodation expenses (continued)

What you are covered for:	How much you
Benefits of this Section. This Section has 7 sub-sections.	Benefit Limits Single Policy
3.6 If <b>your</b> passport or <b>travel documents</b> are lost, stolen or damaged during <b>your journey</b> , <b>we</b> will pay the reasonable additional transport and accommodation expenses incurred by <b>you</b> during <b>your journey</b> in obtaining a replacement passport or <b>travel documents</b> .	Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.
3.7 If <b>you</b> are directed into quarantine during <b>your journey</b> , <b>we</b> will pay reasonable additional transport and accommodation expenses incurred by <b>you</b> .	Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.6 if <b>your</b> passport or <b>travel documents</b> are confiscated by any government authority, customs official or police.</p> <p><b>We</b> will also not pay for consequential living expenses, including but not limited to food, laundry services or telephone calls.</p>
Unlimited reasonable expenses, less any amounts that are recoverable on unused transport and accommodation vouchers or tickets.	<p><b>We</b> will not pay a claim under Section 3.7 if <b>you</b> do not take all reasonable steps to meet any quarantine regulations.</p> <p><b>We</b> will also not pay for consequential living expenses, including but not limited to food, laundry services or telephone calls.</p>

## Section 4 – Cash paid while you are in hospital

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
4.1 <b>We</b> will pay <b>you</b> a cash allowance if: a. <b>we</b> agree to pay <b>your</b> claim for overseas medical expenses under Section 2, and b. <b>you</b> are an in-patient in an overseas hospital for a period of more than 48 hours.	Single Policy  \$100 for every day that <b>you</b> are an in-patient in a hospital, up to a maximum of \$6,000.

No **excess** applies to a claim paid under this Section.

are covered for	What you are not covered for:
Benefit 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 <b>you</b> are an in-patient in a hospital, up to a maximum of \$12,000.	<b>We</b> will not pay a claim under Section 4.1 for any period when <b>you</b> are an in-patient in a hospital in Australia.

**Note: when travelling within Australia the cover provided under this Section does not apply.**

## Section 5 – Delayed transport – Accommodation and meal expenses

What you are covered for:	How much you
Benefits of this Section. This Section has 2 sub-sections.	Benefit Limits  Single Policy
<p>5.1 <b>We</b> will pay <b>your</b> reasonable accommodation and meal expenses if:</p> <ol style="list-style-type: none"> <li>a. <b>your transport provider</b> has delayed <b>your</b> scheduled transport departure time for 12 hours or more during <b>your journey</b>, and</li> <li>b. the cause of delay is outside <b>your</b> control, and</li> <li>c. <b>you</b> have actually incurred these expenses because of the delay, and</li> <li>d. <b>you</b> supply <b>us</b> with a written report from <b>your transport provider</b> confirming the delay, and</li> <li>e. these expenses are not recoverable from the <b>transport provider</b>, and</li> <li>f. <b>you</b> have provided <b>us</b> with receipts for the incurred expenses.</li> </ol>	Up to \$250 for each 12 hour period of delay, up to a maximum of \$1,000 in total.
<p>5.2 <b>We</b> will pay any relocation fee charged by a vehicle rental company and incurred by <b>you</b> for relocating their vehicle from where <b>you</b> leave it to their nearest depot, provided the relocation was necessarily caused by a travel delay which was outside <b>your</b> control.</p>	Up to \$500



No **excess** applies to any claim paid under this Section.

are covered for	What you are not covered for:
Benefit 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.	<b>We</b> will not pay a claim under Section 5.1 if <b>your</b> accommodation and meal expenses are incurred because of hijack, strike, riot or civil commotion.
Up to \$1,000	<b>We</b> will not pay a claim under Section 5.2 if <b>you</b> do not provide <b>us</b> receipts for the incurred expenses.

## Section 6 – Personal baggage and travel documents

What you are covered for:	How much you
<p>Benefits of this Section. This Section has 4 sub-sections.</p>	<p>Benefit Limits</p> <hr/> <p>Single Policy</p>
<p>6.1 <b>We</b> will indemnify <b>you</b> for loss, damage or theft that occurs to <b>your personal baggage</b>, clothing or <b>personal effects</b> during <b>your journey</b>.</p> <p><b>We</b> will decide if <b>we</b> repair or replace the item, or pay <b>you</b> the amount it would cost <b>us</b> to repair or replace the item.</p> <p>Where the item forms part of a set or pair, <b>we</b> will only pay the replacement value of the actual item that is damaged, lost or stolen.</p> <p><b>We</b> will not pay to replace the set or pair.</p>	<p>A maximum of \$8,000 for all claims, including up to:</p> <ul style="list-style-type: none"> <li>\$4,000 per item of <b>electronic equipment</b></li> <li>\$1,000 per item of <b>sporting equipment</b></li> <li>\$900 per item for all other items.</li> </ul> <p>A standard <b>excess</b> applies to any claim paid under this Section. This <b>excess</b> will be shown on <b>your</b> schedule.</p> <p>An additional <b>excess</b> of \$1,000 will apply to all claims paid under this Section, for theft of <b>your personal baggage</b>, clothing or <b>personal effects</b> from a <b>motor vehicle</b>.</p>

Variable **excess** amounts may apply to claims paid under this Section. Please refer to the “How much **you** are covered for” columns for full details.

are covered for	What you are not covered for:
Benefit 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> <ul style="list-style-type: none"> <li>\$6,000 per item of <b>electronic equipment</b></li> <li>\$2,000 per item of <b>sporting equipment</b></li> <li>\$1,500 per item for all other items.</li> </ul> <p>A standard <b>excess</b> applies to any claim paid under this Section. This <b>excess</b> will be shown on <b>your</b> schedule.</p> <p>An additional <b>excess</b> of \$1,000 will apply to all claims paid under this Section, for theft of <b>your personal baggage</b>, clothing or <b>personal effects</b> from a <b>motor vehicle</b>.</p>	<p><b>We</b> will not pay a claim under Section 6.1 if <b>you</b>:</p> <ol style="list-style-type: none"> <li>a. or <b>your travelling companion</b> have left or forgotten <b>your personal baggage</b>, clothing or <b>personal effects unattended</b> in a <b>public place</b>, or</li> <li>b. or <b>your travelling companion</b> have not taken reasonable care to prevent the loss, theft or damage, or</li> <li>c. have not reported the theft to either the police, local government authority or <b>transport provider</b> and provided <b>us</b> with a written report from them, or</li> <li>d. do not comply with the requirement to report the loss, theft or damage to <b>us</b> as set out on page 59 and 60.</li> </ol> <p><b>We</b> will also not pay a claim under Section 6.1 for:</p> <ol style="list-style-type: none"> <li>e. loss or damage to <b>fragile items</b>, unless the loss or damage is caused by fire, or accident involving the transport vehicle in which the <b>fragile item</b> is being carried, or</li> <li>f. loss, damage or theft of <b>personal baggage</b>, clothing or <b>personal effects</b> that occurs whilst they have been sent in advance, mailed or shipped separately to the transport on which <b>you</b> are travelling, or</li> </ol>

## Section 6 – Personal baggage and travel documents (continued)

What you are covered for:	How much you
<p>Benefits of this Section. This Section has 4 sub-sections.</p>	<p>Benefit Limits</p> <hr/> <p>Single Policy</p>
<p>6.2 <b>We</b> will pay <b>you</b> for the theft of <b>your</b> cash stolen while on <b>your</b> person and during <b>your journey</b>.</p>	<p>Up to \$250 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>
<p>6.3 <b>We</b> will pay <b>you</b> for the loss, damage or theft of <b>your travel documents</b>, if they were lost, damaged, or stolen during <b>your journey</b>.</p> <p><b>We</b> will only pay a claim under Section 6.3 if <b>you</b> have complied with the conditions under which the <b>travel documents</b> were issued.</p>	<p>Up to \$1,000 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>
<p>6.4 <b>We</b> will pay <b>you</b> for the unauthorised use of <b>your</b> credit cards or <b>negotiable instruments</b> if they were stolen during <b>your journey</b>.</p> <p><b>We</b> will only pay a claim under Section 6.4 if <b>you</b> have complied with the conditions under which the credit cards or <b>negotiable instruments</b> were issued.</p>	<p>Up to \$500 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>

Variable **excess** amounts may apply to claims paid under this Section. Please refer to the “How much **you** are covered for” columns for full details.

are covered for	What you are not covered for:
Benefit Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
	<p>g. any damage as a result of cleaning, dyeing, repairing, wear and tear, mechanical failure, mildew, rust or corrosion, or the action of insects or vermin, or</p> <p>h. any loss or damage to <b>sporting equipment</b> while it is being used.</p>
<p>Up to \$500 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>	<p><b>We</b> will not pay a claim under section 6.2 if <b>you</b> do not comply with the requirement to report theft as set out on page 59.</p> <p><b>We</b> will also not pay a claim under Section 6.2 if the cash is stolen from any place other than on <b>your</b> person.</p>
<p>Up to \$2,000 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>	<p><b>We</b> will not pay a claim under section 6.3 if <b>you</b> do not comply with the requirement to report loss, theft or damage as set out on page 59 and 60.</p>
<p>Up to \$1,000 for all claims paid under this Section. No <b>excess</b> applies to a claim paid under this sub-section.</p>	<p><b>We</b> will not pay a claim under Section 6.4 if <b>you</b> do not comply with the requirement to report theft as set out on page 59.</p> <p><b>We</b> will also not pay a claim under Section 6.4 if <b>you</b> have not reported the theft to the credit card or <b>negotiable instrument</b> issuer, or the loss is recoverable from the issuer.</p>

## Section 7 – Accidental death

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
7.1 <b>We</b> will pay <b>your</b> estate if <b>you</b> die: a. during <b>your journey</b> , and b. as a direct result of an <b>injury</b> .	Single Policy  \$25,000 for all claims paid under this Section.

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	
\$25,000 per person, up to \$50,000 in total for all claims paid under this Section.	<b>We</b> will not pay a claim under Section 7.1 if <b>your</b> death occurs more than one year after the <b>injury</b> .

## Section 8 – Personal liability

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



No **excess** applies to a claim paid under this Section.

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

## Section 9 – Disability

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

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

are covered for	What you are not covered for:
Benefit Limits	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
Family Policy	Exclusions that specifically apply to this Section. General Exclusions also apply to this Section of the policy.
\$10,000 per person, up to \$25,000 in total for all claims paid under this Section.	<b>We</b> will not pay a claim under Section 9.1 unless <b>your</b> disability is confirmed in a written report by a registered medical practitioner that confirms that the permanent nature of <b>your injury</b> was diagnosed less than one year after the <b>injury</b> occurred.

## Section 10 – Resumption of journey

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
10.1 <b>We</b> will pay <b>your</b> additional travel expenses in resuming <b>your journey</b> if: a. <b>you</b> had to return to Australia because a <b>relative</b> unexpectedly died, became sick, suffered an illness, or suffered an <b>injury</b> , and b. <b>your relative's</b> death, sickness, illness or <b>injury</b> occurred during <b>your journey</b> , and c. <b>you</b> decide to resume <b>your journey</b> within 12 months of <b>your</b> return to Australia.	Single Policy  \$2,000 for all claims paid under this Section.

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

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

**Note: when travelling within Australia the cover provided under this Section does not apply.**

## Section 11 – Special event cancellation expenses

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

No **excess** applies to a claim paid under this Section.

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

## Section 12 – Delayed baggage – emergency purchases

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
<p>12.1 <b>We</b> will pay <b>you</b> the cost <b>you</b> incur to purchase emergency clothing and toiletries if <b>your</b> baggage is not returned to <b>you</b> within 12 hours of it being declared missing by <b>your transport provider</b>, if:</p> <ul style="list-style-type: none"> <li>a. the costs are not recoverable from anyone else, and</li> <li>b. the costs are actually incurred by <b>you</b> during <b>your journey</b>, and</li> <li>c. <b>you</b> have provided <b>us</b> written confirmation of the delay from <b>your transport provider</b>, and</li> <li>d. <b>you</b> have provided <b>us</b> receipts for any emergency clothing and toiletries purchased.</li> </ul>	<p>Single Policy</p> <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>



No **excess** applies to a claim paid under this Section.

are covered for	What you are not covered for:
Benefit 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 your baggage is delayed, up to a maximum of \$1,000 in total for all claims.	<p><b>We</b> 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><b>We</b> will also not pay a claim under Section 12.1 to replace cash, or <b>negotiable instruments</b>.</p> <p><b>We</b> will also not pay a claim under Section 12.1 if <b>your</b> baggage has been sent in advance, mailed or shipped separately to the transport on which <b>you</b> are travelling, or not handled by <b>your transport provider</b>.</p>

## Section 13 – Hire car insurance excess

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
<p>13.1 <b>We</b> will pay <b>you</b> the amount of the excess <b>you</b> must pay on a claim <b>you</b> make on <b>your</b> hire car insurance, or the cost of repairs for damage to <b>your</b> hire car, whichever is the lesser.</p> <p><b>You</b> can only claim under Section 13.1 if:</p> <ol style="list-style-type: none"> <li><b>you</b> have hired a car and taken out insurance on <b>your</b> hired car, and</li> <li><b>you</b> lodge a claim with <b>your</b> hire car insurer, and that insurer has agreed to pay that claim, and</li> <li><b>you</b> have provided <b>us</b> a written report from the hire car provider confirming <b>you</b> are liable to pay the <b>excess</b> or the cost of repairs, and</li> <li>the event giving rise to the claim occurred during <b>your journey</b>.</li> </ol> <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>	<p>Single Policy</p> <p>Up to \$2,000 in total for all claims.</p>

A standard **excess** applies to any claim paid under this Section. This **excess** will be shown on **your** schedule.

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

## Section 14 – Loss of income

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

No **excess** applies to a claim paid under this Section.

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

## Section 15 – Substitute person to complete your business

What you are covered for:	How much you
Benefits of this Section.	Benefit Limits
15.1 <b>We</b> will pay the incurred reasonable transport and accommodation expenses of a substitute person who completes the business purpose <b>you</b> originally intended to perform during <b>your journey</b> if: a. <b>you</b> have contracted an illness or suffered an <b>injury</b> during <b>your journey</b> , and as a result of this illness or <b>injury</b> <b>you</b> are unable to perform <b>your</b> originally intended business purpose, and b. <b>you</b> provide <b>us</b> at <b>your</b> own expense any written reports that <b>we</b> require from a registered medical practitioner confirming that <b>you</b> are unable to perform <b>your</b> originally intended business purpose due to the illness or <b>injury</b> , and c. <b>you</b> are either required to stay in hospital overseas, or are required to return to <b>your home</b> in Australia, and d. <b>you</b> cannot recover these costs from anyone else.	Single Policy  Up to \$10,000, for all claims.

No **excess** applies to a claim paid under this Section.

are covered for	What you are not covered for:
Benefit 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.	

## General exclusions

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

**We** will not pay claims arising from:

1. any **pre-existing medical condition** suffered by **you** or a **travelling companion** except when it has been disclosed to **us**, and **we** have agreed to provide cover for the condition by specifying it on **your** schedule as a Tier 2 condition and **you** have paid an additional premium for that cover, or the **pre-existing medical condition** meets the criteria under the Tier 1 category on pages 10 to 11,
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 the **pre-existing medical condition** meets the criteria under the Tier 1 category on pages 10 to 11,
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. intentional self-injury, suicide or attempted suicide,
7. the use or effects of alcohol or drugs,
8. Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) or their complications,
9. any sexually transmitted disease, infection or virus,
10. pregnancy, childbirth, the health of a child under 1 month of age or complications arising from any of these,



11. 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),
12. professional sport (including training for professional sport), hunting, racing of any kind, football of any kind, flying or other aerial activity (except as a fare paying passenger in a scheduled commercially operated power-driven aircraft), rodeo riding, sailing (except as a fare paying passenger in a scheduled, commercially operated power-driven watercraft), mountain or rock climbing using ropes or guides, abseiling, diving using breathing apparatus (if **you** do not hold an open water diving licence), off-piste skiing, or competitive snow and ice sports, (whether competing or not),
13. 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**,
14. 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,
15. radio-activity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste,

16. 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:

17. for medical expenses incurred for continuing treatment, including medication **you** began taking before the commencement of the **period of insurance**,
18. for medical, hospital, ambulance and dental expenses incurred:
  - in Australia, or
  - in Australian waters if Medicare covers all or part of those expenses, or
  - for any **injury** or illness that recurs after the expiry of the **period of insurance**,
19. for an event that is also covered by a **Reciprocal Health Agreement**, statutory fund or any other compensation scheme,
20. 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
21. for **you** or any person insured under this policy who is not a permanent resident of Australia, or
22. where the event that gives rise to the claim occurs after 90 days following the commencement of any one **journey**.

The following limitation on cover also applies:

23. If **you** are entitled to be returned to Australia under this policy, but do not have a return ticket at the time of the incident giving rise to the claim, **we** will deduct from **your** claim payment the cost of an economy class airfare with the airline **you** commenced **your journey** from Australia, using the airlines regular published rates for the return **journey**.

**We** will also not pay any claims under Sections 1, 5 and 11 arising from:

24. 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,
25. 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**.

## Claims procedure

Claims services are managed by an external provider on **our** behalf.

### Making a claim

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

- if you are within Australia, promptly call us on 1800 285 712 or you can fax us on 07 3305 7005, or you can email us at: VEROclaims@travelclaims.com.au
- if you are outside Australia, promptly call us on +61 7 3305 7394 or you can fax us on +61 7 3305 7005, or you can email us at: VEROclaims@travelclaims.com.au
- at **your** own expense give **us** all the information and documentation which **we** request. This can include but is not limited to:
  - original medical and dental certificates,
  - specialist doctors reports,
  - police reports,
  - original proof of ownership such as receipts, invoices, or packaging,
  - travel itineraries,
  - airline, train, bus or other transport tickets, and
  - luggage tags.
  - immediately send us any court or legal 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.

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.

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; and
- the 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**.

Where **we** select and directly authorise a repairer in connection with **your** claim, **we** will:

- accept responsibility for the quality of workmanship and materials; and
- handle any complaint about the quality or timeliness of the work or conduct of the repairer as part of our complaints handling process.

If we accept your 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 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 their report.

## Lost or damaged property

If **your** property (taken on the **journey** with **you**) is lost or damaged when it is with the **transport provider** (for example the airline) **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 **your** property is lost or damaged in other circumstances, **you** must register the loss or damage with **us** within 72 hours of either: the loss or damage becoming known to **you**, or **your** return to **your home**, or the date of expiry shown on **your** schedule, whichever happens first.

**You** can register **your** loss or damage with **us**, by either:

- calling us on 1800 285 712 (within Australia), or
- calling us on +61 7 3305 7394 (from outside Australia), or
- emailing **us** at: [VEROclaims@travelclaims.com.au](mailto:VEROclaims@travelclaims.com.au); or
- sending a fax to +61 7 3305 7005.

In any case, regardless of the circumstances, **you** must keep any lost, 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:

- 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.

## 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.

For further details of how an **excess** will be applied, please refer to **our** Secure™ Travel Insurance Premium, Excess and Claims Guide available at [www.vero.com.au/PED](http://www.vero.com.au/PED). A copy of the Secure™ Travel Insurance Premium, Excess and Claims Guide can be provided on request, at no charge, if **you** contact Vero on 1800 285 712.

## How a claim payment is calculated

When **we** pay a claim **we** consider a number of aspects in calculating the amount payable. For further details of how claim payments are calculated, please refer to **our** Secure™ Travel Insurance Premium, Excess and Claims Guide available at [www.vero.com.au/PED](http://www.vero.com.au/PED). A copy of the Secure™ Travel Insurance Premium, Excess and Claims Guide can be provided on request, at no charge, if **you** contact Vero on 1800 285 712.

## 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 for each new **journey you** commence during the **period of insurance**.



## 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 along with GST (if applicable) 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.

## 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 policy. 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, as at the issue date of the policy shown on **your** schedule and who normally live with **you** in **your home** in Australia.

**“electronic equipment”** means any device that uses either battery or mains powered 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, electronic diaries and organisers and hearing aids.

**“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** shown on **your** schedule. Variable **excess** amounts may also apply to claims paid under Section 6. Please refer to the “How much **you** are covered for” columns in Section 6 for full details.

**“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.

**“grandchildren”** or **“grandchild”** means people who accompany **you** on **your journey**, and who are under the age of 21 years, as at the date of the policy shown on **your** schedule and who normally reside in Australia.

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

**“illness”** means sudden and unforeseen sickness or disease which results in you being certified in writing as medically unfit to travel by a qualified medical practitioner.

**“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.

Note: There is no limit to the number of **journeys you** can make during **your period of insurance**, but cover is limited to the first 90 days of each **journey**.

**“medical condition”** means any physical condition, mental illness, medical condition, illness or disease.

**“medical practitioner”** means a medical professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports.

In the case of a mental illness, medical practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst you are on your trip, and who is licensed to provide treatment, medication/prescriptions, medical opinions and reports - for example, psychologists and psychiatrists.

**“mental illness”** means any illness, disorder or condition which is or would be recognised or defined in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders”.

**“motorcycle”** means any two, three, or four wheeled cycle sometimes with a sidecar attached, powered by a motor and used for transporting people. For example any motorbike, tricycle, quadbike, moped, or motor scooter.

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

**“natural disaster”** means an event caused by natural phenomenon and not human activity. For example; earthquake, flood, fire, volcanic eruption, storm and lightning.

**“negotiable instrument(s)”** 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 currency or cash.

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

The **period of insurance** begins from the time **you** commence each **journey** or the travel start date shown on **your** schedule (whichever happens last), and ends at the earliest of the following times:

- when **you** complete the **journey**, or
- the expiry of 90 days following commencement of the **journey**, or
- on the expiry date shown on **your** schedule,

Cover for Section 1 - Cancelled travel and accommodation expenses, begins from the date **we** issue **you** this policy.

**“permanent resident”** means someone who resides in Australia and is eligible for an Australian Medicare card

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

**“pre-existing medical condition”** means:

1. any of the following conditions, even if treatment is no longer being received:
  - heart (cardiac) condition;

- lung or respiratory condition (other than asthma if it meets the criteria on page 10);
  - kidney (renal) condition;
  - reduced immunity;
  - dementia or documented memory problems; and
  - metastatic (secondary) cancer,
2. or any medical condition or dental condition for which investigation, medical advice or any treatment has been obtained, or for which prescribed drugs have been taken, within the 90 days before the policy issue date shown on your schedule,
  3. or any medical condition or dental condition that is chronic or ongoing in nature of which prior to the policy issue date shown on your schedule you and/or a reasonable person in your position knew or ought to have known you were suffering or potentially suffering from, regardless of whether you have undergone investigation or received medical advice or treatment or taken prescribed drugs within the 90 days before the policy issue date shown on your schedule.

The policy terms and conditions for a pre-existing medical condition:

- include any complications or treatment that are directly or indirectly attributable to it;
- apply to you, the persons named as travellers on the insurance schedule, and your or their relative or business partner or any other person who is known to you before we issue this policy.

**“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.

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

**“relative”** means any of the following who reside permanently in Australia:

- your spouse, partner or de facto;
- your parents, parents-in-law, grandparents;

- your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.

**“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, motorcycles**, 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. Paid scheduled transport includes transport obtained using frequent flyer points or any other reward scheme.

**“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 who is a permanent resident of Australia and has made arrangements to travel with **you** on **your journey**.

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

**“we”** or **“our”** or **“us”** means AAI 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 the schedule, and up to one of their **children** or **grandchildren** who is under 21 years of age, and accompanies **them** on their **journey**, or
- in a Family Policy, the person(s) named as the insured on the schedule, and their husband, wife or de-facto partner, and **their children** and **grandchildren** who are under 21 years of age, and who accompany them on their **journey**.

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.

## How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

### Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within 5 business days.

You can contact us:

- By phone: 1800 689 762
- By email: [customer.relations@vero.com.au](mailto:customer.relations@vero.com.au)
- In writing: Reply Paid 1453  
Customer Relations Unit RE058  
GPO Box 1453  
Brisbane QLD 4001

### Step 2. Review by our Customer Relations Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Customer Relations Team for review or you can contact them directly:

- By phone: 1300 264 470
- By Email: [idr@vero.com.au](mailto:idr@vero.com.au)
- In writing: Vero Internal Dispute Resolution  
PO Box 14180  
Melbourne City  
Mail Centre VIC 8001

If we require additional information we will contact you to discuss. Customer Relations will usually contact you with a decision within 15 business days of receiving your complaint.

### Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- By phone: 1800 367 287 (free call)
- By Fax: (03) 9613 6399
- By email: [info@fos.org.au](mailto:info@fos.org.au)
- In writing: Financial Ombudsman Service Limited  
GPO Box 3,  
Melbourne VIC 3001
- By visiting: [www.fos.org.au](http://www.fos.org.au)



## The General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance

Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning (02) 9253 5100.

## Financial Claims Scheme

The policy described in this Guide may be a protected policy under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at [www.apra.gov.au](http://www.apra.gov.au) or by calling 1300 55 88 49.

## 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 credit tax) 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.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your particular circumstances.

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

# KNOW NOW



## For 24-hour emergency medical and travel assistance

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

Phone: +61 (7) 3305 7057 (24 hrs/7 days a week)

(Local call charges may apply from pay phones) For further information in relation to 24-hour emergency medical and travel assistance, please refer to page 14 of the PDS.

