BOOMERS
TRAVEL INSURANCE

PRODUCT DISCLOSURE STATEMENT
POLICY WORDING
FINANCIAL SERVICES GUIDE

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PART 1 - PRODUCT DISCLOSURE STATEMENT

WELCOME TO BOOMERS TRAVEL INSURANCE

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

ABOUT US

Boomers Travel Insurance has been arranged by Boomers World PTY LTD (ABN 89 694 820 623) an authorised representative of Chase Underwriting Solutions Pty Ltd (ABN 50 156 554 808, AFS License No 454344) (Chase).

Boomers Travel Insurance is authorised to distribute and provide you with general advice about this travel insurance. This insurance is issued by Chase which as an Australian Financial Services Licensee is authorised by ASIC to issue, deal in and provide general advice on general insurance products. Chase has under binding authority authorised by certain underwriters at Lloyd's of London (Insurer) to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's travel insurance products. Chase issues Certificates of Insurance under a binding authority with Lloyd's of London which means it can enter into, vary or cancel these products on the Insurer's behalf without reference to the Insurer provided it acts within the binding authority.

Chase acts for the Insurer and not You. Please refer to the end of this PDS for contact information for Chase.

ABOUT YOUR TRAVEL INSURANCE POLICY

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

- **Your** application for insurance;
- **Your** Certificate of Insurance;
- The Policy Wording including the Product Disclosure Statement and the Schedule of Cover; and
- Any written endorsements **We** provide to **You.**

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

THE COST OF THIS INSURANCE

When calculating the cost of **Your** travel insurance, **We** take a number of factors into account, including;

- Where **You** are travelling to;
- How long **You** are travelling;
- The level of cover **You** have chosen;
- How old **You** are; and
- If **You** have selected any additional cover.

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

WHO CAN BUY THIS INSURANCE

This travel insurance is available for Australian citizens who maintain domiciled status in Australia and for non Australian citizens who have been resident in Australia for a period of not less than 3 months. You do not have domiciled status if You have permanently migrated to another country or Your permanent place of abode is outside Australia. This travel insurance is only available for people aged 90 or under at the time of buying this policy.

AUSTRALIANS ALREADY OVERSEAS

Our insurance is appropriate if **You** are an Australian resident and are overseas intending to return to Australia on the date **Your** policy ends. There is however, no cover in place for the first 48 hours from the policy start date.

ABOUT THE AVAILABLE PRODUCTS

You can choose one of these products;

- Basics Cover
- Essentials Cover
- Comprehensive Cover

AREA OF TRAVEL

You are covered for **Trips** to countries within the following areas provided that **You** have paid the appropriate premium, as shown in **Your** Certificate of Insurance. **You** must select the area that covers **Your** entire **Trip**:

- Worldwide *
- Worldwide excluding USA, Canada and Antarctica †*
- Asia †*
- South Pacific including New Zealand †
- Australia

† other than stopovers in other areas not exceeding 48 hours

* this policy will not cover any benefit, loss, cost or expense arising directly or indirectly from travel in, to or through Belarus, Iran, North Korea, Russia, Ukraine or any other country which is sanctioned by European Union, OFAC (United States of America), United Kingdom, the United Nations or Australia from time to time.

If **You** have paid the appropriate Annual Multi-Trip travel insurance premium, **Trips** wholly within Australia are insured if they include at least one overnight stay and a minimum distance of 250kms away from **Your** place of residence. It is **Your** responsibility to ensure that **You** have chosen the correct area of travel, when applying for **Your** insurance. Travellers on domestic cruises within Australian waters, should select their area of travel as 'Australia – Cruise' to ensure that cover is available for emergency medical assistance and expenses.

UPDATING THIS PDS

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

DATE THIS PDS WAS PREPARED

This PDS was prepared on **13 February 2026** and remains valid until a further PDS is issued to replace it.

PART 1 - PRODUCT DISCLOSURE STATEMENT

COOLING OFF PERIOD / PREMIUM REFUND

If, having purchased the policy, **You** want to cancel it, **You** can do so within 14 business days of receiving the Certificate of Insurance and obtain a full refund, provided **You** have not made a claim and **Your Trip** has not commenced. **We** will arrange for a refund of the amount payable within 15 business days of **You** cancelling **Your** policy. **We** can only accept a request for cancellation via **Our** website. Please visit **Our** contact **Us** page at https://boomerstravelinsurance.com.au/contact/

CANCELLATION BY US

We can cancel **Your** insurance in any way permitted by law, including if **You** have:

- Failed to comply with **Your** duty to take reasonable care not to make a misrepresentation to an Insurer;
- Failed at any time to comply with **Your** duty of utmost good faith;
- Failed to pay the amount payable;
- Made a fraudulent claim under the policy;
- Failed to notify **Us** of a specific act or omission as required by the policy.

If **We** cancel **Your** policy, **We** will do so by giving **You** a minimum of 3 business day's written notice. **We** will deduct from the amount payable, an amount to cover the shortened period for which **You** have been insured by **Us** and refund the balance to **You.**

CONFIRMING COVER

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

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms. You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the us something you are required to, we may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION TO AN INSURER

Your application for insurance cover will be treated as if **You** are applying for a 'consumer insurance contract'. Before the contract of insurance is entered into, or **You** renew this contract, **You** have a legal duty to take reasonable care not to make a misrepresentation to the insurer under the Insurance Contracts Act 1984 (Cth).

It is very important that **You** comply with **Your** duty, as this may impact on **Your** insurance cover. A misrepresentation is an answer or statement that is not true, only partially true, or does not fairly reflect the truth.

When **You** apply for this insurance or apply to renew it, **We** will ask **You** clear and specific questions that are relevant to **Our** decision to insure You. **Your** answers in response to **Our** questions are important as **We** use them to determine whether **We** can provide insurance cover to You, and if so, the terms of the policy and the premium **We** will charge. This means that when answering **Our** questions, **You** should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies anytime **You** answer **Our** questions as a part of an initial insurance application, when extending, making changes to or renewing an existing insurance, and reinstating any previous contract of insurance.

We may later investigate the answers **You** provide to us, for example, when a claim is made.

Guidance for answering Our questions

Important: please ensure that **You** take care when providing **Your** answers in response to **Our** questions in relation to **Your** insurance application. **You** should respond fully, honestly and accurately. If **You** do not, it may affect **Your** insurance cover.

When answering **Our** questions, please:

- Think carefully about **Your** responses. If **You** do not understand the question or require further explanation, please ask **Us** before responding;
- Make sure **Your** responses are truthful, accurate and complete answers to every question that **We** ask You;
- Provide **Us** with all relevant information in response to **Our** questions. If **You** are unsure what information to include, please include it or check with us, **Your** broker or adviser;
- Do not assume that **We** will contact anyone else for the information **We** are asking **You** for;
- Review each answer **You** have provided on **Your** insurance application carefully and make any corrections (if necessary) before submitting it to us. **You** are responsible for the answers that **You** provide us, even if **You** have had help in preparing **Your** application, for example from **Your** broker, intermediary, advisor or someone else.

Before **Your** insurance cover starts, please tell **Us** of any changes that may be required to the answers **You** have given to **Our** questions. This may save time as any changes may require further investigation or assessment of the risk. If, after **Your** insurance cover starts, **You** think **You** may not have complied with **Your** duty, please contact us, **Your** broker or advisor immediately and **We** will let **You** know whether it has any impact on **Your** cover.

We may contact **You** after **You** have submitted **Your** application to clarify or collect any information that **You** may not have included. The information **You** provide may be recorded and used by **Us** in assessing **Your** application. **Your** duty to take reasonable care not to make a misrepresentation applies to all types of communication with us, including written, electronic, online, when speaking with **Us** in person or on the telephone, or a mix of these.

If You do not comply with Your duty

If **You** do not take reasonable care not to make a misrepresentation, it may have serious consequences for **Your** insurance. If **You** have failed to comply with **Your**

duty, **We** have certain rights, which may depend on what **Your** insurance offer may have been had **You** not made a misrepresentation, and whether or not the misrepresentation was fraudulent. **We** have different actions available to us, for example, **We** may do one of the following:

- Avoid **Your** insurance cover. This means that **Your** insurance contract and cover will be treated as if it never existed;
- Change the amount of cover, for example the level of cover may be reduced;
- Change the terms of **Your** insurance contract, for example certain events may be excluded from being covered.

This may mean an insurance claim may not be paid, or the amount or benefit paid may be reduced, or premiums increased.
If **We** suspect that **You** may have breached **Your** duty to take reasonable care not to make a misrepresentation, before **We** exercise any of the actions available to us, **We** will:

- Explain **Our** reasons why **We** believe **You** have breached **Your** duty; and
- Provide **You** with an opportunity to respond and provide **Us** with further information.
-

If **We** decide to make changes to **Your** cover, **We** will notify **You** of **Our** decision and provide **You** with the review process and complaints procedure to follow if **You** disagree with **Our** decision.

If You need help
It is very important that **You** understand this information, the questions that **We** ask **You** and **Your** duty. If **You** are having difficulty for any reason, such as a disability, English language, or require further support such as a support person **You** trust, please contact **Us** so that **We** may tell **You** how **We** may assist in providing additional support.
If **You** have any questions, please contact us, **Your** broker or advisor.

GROUP BOOKINGS

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

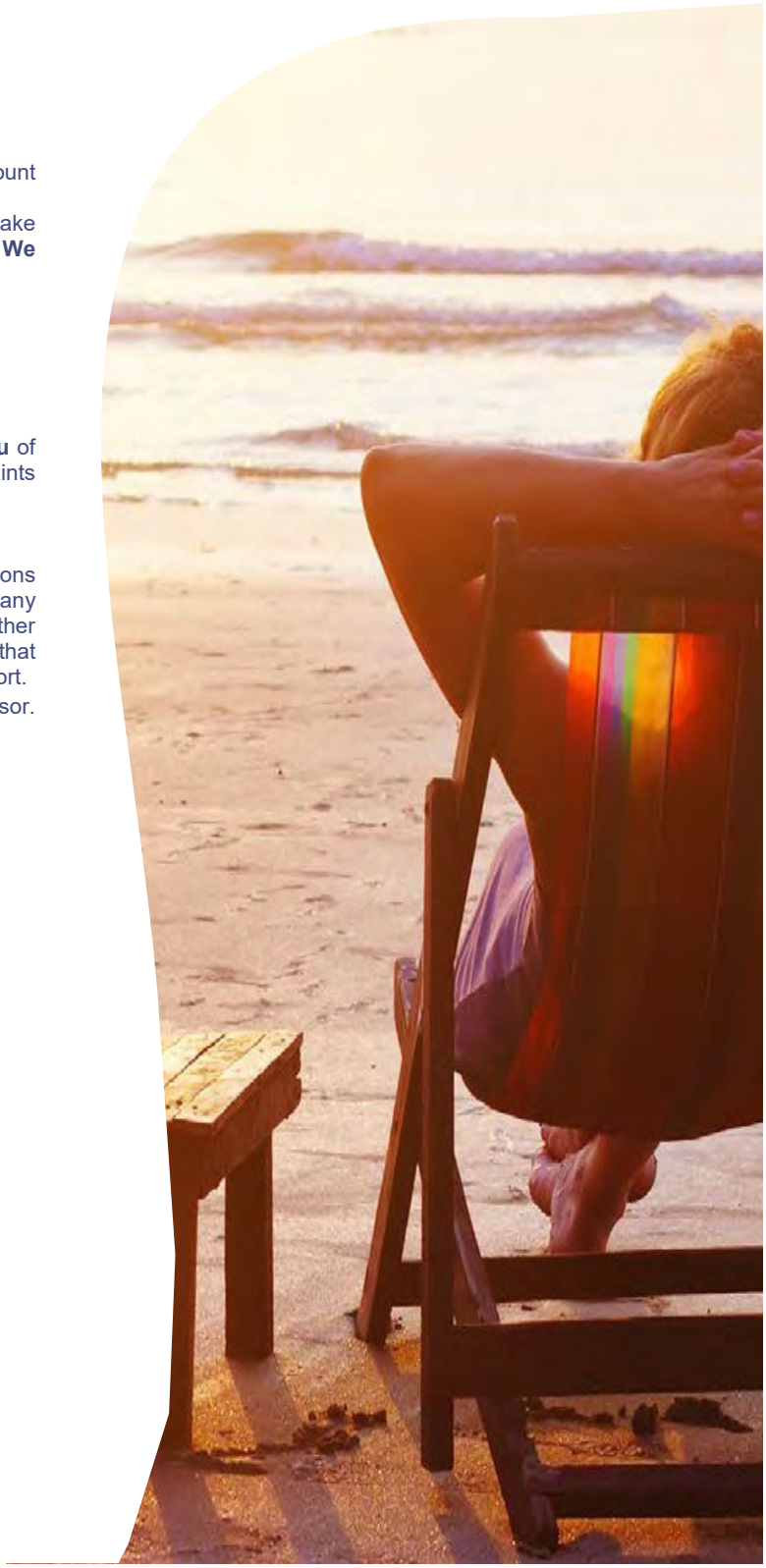
GENERAL INSURANCE CODE OF PRACTICE

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (Code), which is a self regulatory code for use by all Insurers. The Insurer is a member of the Insurance Council of Australia, and a signatory to the Code. The Insurer and Chase Underwriting support the Code, the objective of which is to raise the levels of practice and service in the general insurance industry. For more information visit www.codeofpractice.com.au.

COMPLAINTS OR DISPUTES

We view seriously any complaint about **Our** products or services and will deal with it promptly and fairly. There are established procedures for dealing with complaints and disputes regarding **Your** insurance or claim as set out below.

Stage 1
If **You** have any concerns or wish to make a complaint in relation to this policy, **Our** services or **Your** insurance claim, please let **Us** know and **We** will attempt to resolve concerns in accordance with **Our** Internal Dispute Resolution process. Please contact Chase Underwriting in the first instance:



PART 1 - PRODUCT DISCLOSURE STATEMENT

The Complaints Officer
Chase Underwriting Solutions Pty Ltd
Level 1, 68 Clarke Street
Southbank VIC 3006 Australia
T: +61 3 8866 0700
E: complaints@chaseunderwriting.com.au

We will acknowledge receipt of **Your** complaint and do **Our** utmost to resolve the complaint to **Your** satisfaction within 10 business days. If **You** would like to communicate with a complaints officer via telephone, please reach out to **Us** at +61 0 (7) 3303 0801. **We** will promptly organise for an appropriate representative to contact **You**.

Stage 2
If **We** cannot resolve **Your** complaint to **Your** satisfaction, **We** will escalate **Your** matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints Team. Lloyd's contact details are;

Lloyd's Australia Limited
Level 32, 225 George Street,
Sydney NSW 2000 Australia
T: +61 2 8298 0783
E: idraustralia@lloyds.com

A final decision will be provided to **You** within 30 calendar days of the date on which **You** first made the complaint unless certain exceptions apply.

EXTERNAL DISPUTE RESOLUTION
You may refer **Your** complaint to the Australian Financial Complaints Authority (AFCA), if **Your** complaint is not resolved to **Your** satisfaction within 30 calender days of the date on which **You** first made the complaint or at any time. AFCA can be contacted as follows;

Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001 Australia
T: 1800 931 678
E: info@afca.org.au
W: www.afca.org.au

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between **You** and **Your** Insurer. AFCA provides fair and independent financial services complaint resolution that is free of charge to consumers. Determinations made by AFCA are binding upon **Us. Your** complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If **Your** complaint is not eligible for consideration by AFCA, **You** may be referred to the Financial Ombudsman Services (UK) or **You** may seek independent legal advice. **You** can also access any other external dispute resolution or other options that may be available to **You**.

HOW TO MAKE A CLAIM
Please refer to the details on page 24.

HOW WE PROTECT YOUR PRIVACY
Please refer to **Our** Privacy Notice on page 25.

TAXATION IMPLICATIONS / GOODS AND SERVICES TAX (GST)
International travel insurance is GST exempt. However, if **You** are registered for GST, **You** should tell **Us** the percentage of GST **You** are able to claim back on normal business purchases. If **You** suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after **You** return to Australia, **We** will only reimburse **You** the amount of **Your** loss in accordance with this policy, less any entitlement **You** have to an Input Tax Credit on the amount.

AMENDMENT OF PERSONAL OR TRAVEL DETAILS
When **You** take out a policy with **Us You** will have online access to **Your** account. **You** will be able to make most amendments online without referral to **Us**.

SOME OF THE THINGS OUR TRAVEL INSURANCE COVERS
Our travel insurance covers a wide range of situations. Please refer to the Schedule of Cover on page 10 for more information.

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

SOME THINGS ARE NOT COVERED BY THIS TRAVEL INSURANCE
In certain circumstances, exclusions may apply and **Your** travel insurance will not cover **You**. **You** should read the PDS and Policy Wording carefully to ensure **You** understand the exclusions and conditions which apply to **Your** policy. For example, there is no cover for snow sports unless **You** have entered the dates when **You** plan to participate in snow sports and these dates are shown on **Your** Certificate of Insurance and for which the relevant premium has been paid, or **You** have purchased an Annual Multi-Trip travel insurance policy which includes 23 days of snow sports cover.

There is also no cover for any loss **You** may suffer as a result of any **Pre-existing Medical Conditions** of **You**, **Your** travelling companion(s), any close **Relative** or any other person; or where **You** or **Your** travelling companions are travelling against medical advice.

Notwithstanding the above, there are certain conditions that we may be able to cover subject to the completion of our online medical questionnaire. In the event that cover

can be provided for **You** or **Your** travelling companion(s), **You** will be immediately advised if there is any additional cost.

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

DANGEROUS ACTIVITIES

We are always keen to make sure **You** are safe and enjoy **Your** travels, however, if **You** choose to put yourself in a dangerous position or put yourself or others travelling with **You** in a situation in which a reasonable person ought to have known was dangerous, **We** reserve the right to exclude any loss or expenses or injuries as a consequence of **Your** actions. Please refer to General Exclusion 7.

WORKING OVERSEAS

Our travel insurance allows **You** to carry out non-manual, non-hazardous work whilst overseas although there is no cover for personal liability whilst working. There is no cover for claims related to any snow sports activity if such activity results in payment or payment in kind for the insured. If **You** are unsure as to what would be considered non-manual, non hazardous work, please contact **Us**. Please refer to General Exclusion 32.

ADVENTURE / SPORTS ACTIVITIES

We provide cover for **Your** amateur participation in a wide range of adventure/sports activities worldwide including whilst officially competing in individual and or team events up to amateur regional club level. Competing as a representative at state or national level competition may only be included after declaration to and acceptance by the Insurer. **You** are deemed to be competing as a representative at state or national level competition if **you** are participating as an athlete in a competition as a member of an official State or Australian team, endorsed by the relevant Australian Sports Commission (ASC) recognised national sporting organisation (NSO), or a School Sport Australia member body. Please note that there is no cover for **Your** participation as a professional sportsperson (i.e. where **You** the insured receives any form of remuneration for **Your** participation in sport by way of wages, endorsements, sponsorship or prize monies).

ADVENTURE / SPORTS ACTIVITIES AUTOMATICALLY INCLUDED

- Abseiling (see note 1 below)
- Angling
- Archery
- Athletics
- Aussie Rules
- Badminton
- Bamboo Rafting
- Banana Boating
- Baseball
- Basketball (not collegiate)
- Beach Volleyball
- Biathlon (non-snow)
- BMX riding (not stunts/obstacles)
- Boardsailing/Windsurfing
- Bowling
- Bowls
- Bridge Swinging
- Bungee Jumping (to a maximum of two per person per **Trip**)
- Bushwalking
- Camel Riding
- Canoeing
- Canyoning (see note 1 below)
- Catamaran Sailing (within territorial waters)
- Clay Pigeon Shooting
- Climbing (indoor)
- Cricket
- Cross Country Running
- Curling
- Cycling
- Deep Sea Fishing
- Dinghy Sailing
- Dog Sledding
- Dragon Boat Racing (including international competition)
- Dry Slope Skiing/Boarding
- Elephant Trekking/Riding
- Fell Running
- Fell Walking
- Fencing
- Fishing
- Fives
- Floorball
- Gaelic Football
- Go-Karting
- Golf
- Gymnastics
- Handball
- Hockey
- Horse Riding (excluding racing, jumping or competing)
- Hot Air Ballooning (see note 1 below)
- Hurling
- Ice Skating excluding Speed Skating
- Inline Skating
- Jet Boating (see note 1 below)
- Jet Skiing (see note 1 below)
- Jogging
- Kayaking (up to grade 3 rivers)
- Kendo
- Kite Surfing
- Lacrosse
- Marathon Running
- Martial Arts not involving intentional bodily contact

PART 1 - PRODUCT DISCLOSURE STATEMENT

Modern Pentathlon
Motor Cycling (refer to general exclusions 25 and 26)
Mountain Biking (recreational only, no cover for competitive or non-competitive downhill mountain biking)
Netball
Orienteering
Outrigging
Overland Trips
Paintballing (see note 1 below)
Parachute Jumping - static line - (see note 1 below)
Paragliding (see note 1 below)
Parapenting (see note 1 below)
Pistol Shooting
Pony Trekking
Quad Biking (see note 1 below)
Racketball
Rackets
Rambling
Rap Jumping (see note 1 below)
Re-enacting (excludes use of live ammunition)
Rifle Shooting
Ringo
Roller Blading
Roller Hockey
Rounders
Rowing
Running
Safari Trekking (see note 1 below)
Sail Boarding
Sailing/Yachting (recreational within territorial waters)
Sand Dune Surfing/Skiing
Scrambling
Scuba Diving (up to 10m depth - please refer to General Exclusions)
Sea Canoeing
Sea Kayaking
Shark Diving - in cage - (see note 1 below)
Shinty
Shooting
Skate Boarding
Sky Diving - Tandem (see note 1 below)
Snorkelling
Softball
Squash
Street Hockey
Summer Tobogganing
Surfing
Swimming
Table Tennis
Tennis
Tobogganing
Touch Football
Tramping
Trampolining
Trekking (up to 4,000m - without ropes, picks or other specialist climbing equipment - see note 2 below)
Triathlon (up to and including Olympic distance)
Tug-of-War
Via Ferrata (using established routes and fixed apparatus)
Volleyball
Wakeboarding
Walking
War Games
Water Polo
Water Skiing
White Water Canoeing/Rafting (up to and including Grade 4)
Windsurfing
Zorbing
Zip Lining (see note 1 below)

Note 1 - Provided by a licenced commercial operator. Cover for these activities is not available in the USA or Canada.

Note 2 - There is no cover whatsoever for any trekking where the summit is higher than 4,000m unless specifically agreed by **Us**. There is no cover for any climbing / trekking activity in Nepal.

ADVENTURE / SPORTS ACTIVITIES THAT CAN BE INCLUDED UPON APPLICATION

Your participation in any activity noted below may only be included after declaration to an acceptance by the Insurer. **Your** Certificate of Insurance must specifically note these activities for cover to apply.

Please email travel@boomerstravelinsurance.com.au to request an extension of cover for the following activities; Bouldering, Mountaineering, Rock Climbing, Trekking (with ropes, picks or other specialist climbing equipment).

Please email travel@boomerstravelinsurance.com.au to request an extension of cover for the following activities; Adventure Racing, Endurance Tests, Expeditions, Football-Soccer, Rugby League, Rugby Union, Rugby Sevens, Soccer.

However, **Your** participation in any activity not shown in the above two categories 'Adventure/Sports Activities Automatically Included' and 'Adventure/Sports Activities That Can Be Included Upon Application' is specifically excluded.

SNOW SPORTS

The following snow sports activities are covered, subject to **You** having entered the dates that **You** plan to participate in snow sports and these dates are shown in **Your** Certificate of Insurance;

- Back Country Skiing / Snowboarding*
- Biathlon (ski)
- Cross Country Skiing
- Glacier Skiing
- Glacier Walking
- Ski Touring*
- Ski Randonee*
- Skiing – Snow (On Piste)
- Skiing (**Off Piste**)*
- Snowblading
- Snow Monoskiing
- Snowcat Skiing/Boarding*
- Snowboarding (On Piste)
- Snowboarding (**Off Piste**)*

*These activities are covered except in the USA and Canada, subject to **You** indicating that you require "**Off-Piste**" cover when taking out **Your** snow sport policy.

Annual Multi-Trip travel insurance policies include 23 days snow sports cover (on piste only). There is no requirement to enter the dates that **You** plan to participate in snow sports.

In addition, snow sports, other than curling, tobogganing and recreational ice-skating, are not covered unless **You** have entered the dates when **You** plan to participate in snow sports and these dates are shown on **Your** Certificate of Insurance or if **You** have purchased an Annual Multi-Trip policy which automatically includes 23 days of snow sports cover per year. At no time, however, is cover granted for ski, snowboard, snowblade, or skibob racing in competitive events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.

TRAVEL ADVICE
The Australian Government website www.smartraveller.gov.au provides detailed travel advice about all worldwide destinations. It is important that **You** refer to this as the policy may exclude cover if **You** travel to a destination where the government is advising “do not travel”.

ONE WAY TRAVEL
One way travel is defined as any **Trip** where there is no expected date of return to Australia and/or there is no return ticket booked. **You** will be required to nominate **Your** final destination, which will be used as the destination for any medical repatriation or **Curtailment.** In respect of one way travel, cover ceases on the nominated expiry date shown on **Your** Certificate of Insurance.

EXTENDING YOUR POLICY
Sometimes **You** decide that **You** want to stay overseas longer than **You** had originally intended when **You** bought **Your** travel insurance. **You** can normally extend **Your** policy whilst **You** are overseas up to a maximum period of 12 months in total from the date cover first started. When **You** apply for an extension via **Your** online account, **You** will be asked some questions relating to **Your** health and **Your** duty to take reasonable care not to make a misrepresentation to an Insurer. **Your** answers to these questions will be used to enable us to decide whether **Your** policy can be extended, and the premium which may be charged. Should a medical condition first present itself prior to the time of issue of the extension it may be considered an existing medical condition and therefore may not be covered by the extension. Taking out a longer duration policy up front can avoid this risk. If **Your** policy has expired then **We** may be able to provide cover but **You** would need to apply for a new policy.

AUTOMATIC EXTENSION OF COVER
If **You** have not completed **Your** travel before the expiry date of the insurance for reasons which are beyond **Your** control, this insurance will remain in force until completion not exceeding a further 21 days without additional premium. In the event of **You** being hijacked cover shall continue whilst **You** are subject to the control of the person(s) or their associates making the hijack and during travel direct to **Your** domicile and/or original destination for a period not exceeding 12 months from the date of the hijack.

AUTOMATIC REINSTATEMENT OF SUMS INSURED
The amount **You** are covered for under sections 5 and 6 only as shown in the Schedule of Cover shall be reinstated following the first valid claim under such section. Thereafter the amount payable shall be reduced by the amount of any subsequent valid claims.

PERIOD OF INSURANCE
Except as stated below, cover for each separate **Trip** under this insurance starts when **You** leave **Your** home or place of business in **Your Normal Country of Residence** at the start of **Your Trip**, and finishes immediately when **You** return to **Your** home or place of business in **Your Normal Country of Residence** for any reason, or on the nominated expiry date shown on **Your** Certificate of Insurance, whichever is the sooner.

For cancellation only (Section 1), cover starts from the date shown on **Your** Certificate of Insurance or the date **You** book **Your Trip**, whichever is the later. **Personal Money** (Section 6) will be covered from the time of collection from the bank, 72 hours prior to departure or issue of this policy, whichever is the later.

If **You** have paid the appropriate Annual Multi-Trip travel insurance premium the overall period of insurance shall be for 12 months starting from the date shown on **Your** Certificate. This insurance then covers an unlimited number

PART 1 - PRODUCT DISCLOSURE STATEMENT

provided that no single **Trip** is longer than the period stated on **Your** Certificate. However, snow sports are covered up to 23 days in total.

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

If you have paid the appropriate Annual Multi-Trip travel insurance, **Trips** wholly within Australia are insured if they include at least one overnight stay and a minimum distance of 250kms from **Your** place of residence. If **You** have paid the appropriate premium for Comprehensive each insured person named on the Certificate will be covered if they travel independently of other named Insured Persons.

If **You** have paid the appropriate premium for 12 months standard travel insurance, **You** are covered for an unlimited number of return **Trips** to Australia within that period. There is no cover whilst **You** are in Australia.

CURRENCY CONVERSION

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

LIMITS OF COVER

Our total liability is limited to the amounts shown in the Schedule of Cover on page 10.

PART 2 - POLICY WORDING

SCHEDULE OF COVER				
SECTION	**BENEFIT**	**BASIC (PER PERSON)**	**ESSENTIALS (PER PERSON)**	**COMPREHENSIVE (PER PERSON)**
1	Cancellation Fees, Lost Deposits & **Curtailment**	-	$5,000	$20,000
2	Overseas Medical Expenses - Including Emergency Repatriation / Evacuation - Including Relatives Additional Expenses Emergency Dental Treatment Additional Expenses Additional Expenses (Domestic Travel Within Australia)	$Unlimited* $500 $25,000 -	$Unlimited* $500 $50,000 $25,000	$Unlimited* $500 $100,000 $25,000
3	Personal Liability	-	$2,500,000	$7,500,000
4	Missed Departure / Connection	-	$500	$1,000
5	Baggage and **Personal Effects** Total Limit for **Valuables** Maximum Per Item, Pair or Set Emergency Purchases	- - - -	$2,500 $250 $250 -	$5,000 $750** $500 $350
6	**Personal Money,** Travel Tickets & Passports Cash Loss of Passport	- - -	- - -	$1,000 $500 $500
7	Legal Advice and Expenses	-	$10,000	$30,000
8	Travel Delay ($ after 12 hour delay / $ each subsequent and complete 12 hour period / maximum payable) Abandonment of **Trip**	- -	- -	$100 / $50 / $500 $7,500
9	Accidental Death / Disability Benefit	-	-	$20,000
10	Hospital Cash Allowance (per day)	-	-	$2,000 ($75)
11	Hijack Benefit (per day)	-	-	$5,000 ($75)
12	Catastrophe Cover	-	-	$750
13	Car Rental Excess Waiver	-	-	$3,000
14	Search and Rescue Expenses	-	-	$5,000
15	Resumption of **Trip**	-	-	$2,000
16	Mugging Benefit	-	-	$250
17	**Travel Carrier** Insolvency	-	-	$5,000

Benefit limits are in Australian dollars.

* Overseas Emergency Medical and Assistance expenses must be incurred within 12 consecutive months from the date the first expense was incurred.

** This limit is increased to $2,000 in respect of each camera, video camera, laptop, notebook or hand held computer.

PART 2 - POLICY WORDING

Provided **You** have paid the appropriate premium as shown in **Your** travel insurance Certificate, **You** are covered in accordance with the full wording shown herein up to the limits indicated in the Schedule of Cover. The limits apply per person.

DEFINITIONS

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

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

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

Breakdown (for the purpose of Section 4) means that the vehicle in which **You** are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

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

Curtail/Curtailment/Curtailed means cutting **Your** planned **Trip** short by early return to **Your Normal Country Of Residence**, admission to an overseas hospital as an in-patient or prevention of further travel so that **You** lose the benefit of **Your** pre-paid accommodation.

Epidemic means a fast-spreading contagious or infectious disease or **Illness** in an area as documented by a recognised public health authority.

Excess means the initial portion of every claim for which **You** will be responsible for. This applies per person per event.

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

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

Manifest/Manifestation/Manifesting means the date when a sickness or disease is reasonably capable of diagnosis by a health care practitioner.

Motor Car Accident (for the purpose of Section 13) means a single sudden and unexpected event involving collision with another vehicle, another road user or stationary object which occurs at an identifiable time and place and causes damage to the hire vehicle.

Normal Country Of Residence means the country where **You** are permanently residing at the date of issue of the Certificate of Insurance, or where **You** are temporarily residing for a period of more than 3 months and to where **You** will be repatriated if medically necessary except for medical repatriation under a one way travel policy.

Off-Piste means areas that are not:

a. Groomed terrain;
b. Marked slopes; or
c. Trails that are open, maintained monitored and patrolled by the ski resort.

Pandemic means an **Epidemic** that is expected to affect an unusually large number of people or involves an extensive geographic area.

Personal Effects means personal belongings, including clothing worn and personal baggage owned by **You** that **You** take with **You** on **Your Trip**.

Personal Money means cash (banknotes and coins), traveller's cheques, postal orders, travel tickets and accommodation vouchers carried by **You** for **Your** personal use.

Pre-existing Medical Condition means

1. Any condition suffered by **You**, **Your Travelling Companion**, any close **Relative** or anyone upon who the **Trip** depends at any time that involves;
   a. Any joints, the back, spine, brain or abdomen; or
   b. **Your** heart, kidneys, circulatory system / blood vessels (problems with blood flow, including strokes, high blood pressure, and cholesterol); or
   c. Lung, respiratory and / or chronic airways disease; or
   d. Cancer; or
   e. Diabetes Mellitus (Type 1 or Type 2)
2. Any dental or medical condition suffered by **You**, **Your Travelling Companion**, any close **Relative** or any one upon who the **Trip** depends, in respect of which dental

PART 2 - POLICY WORDING

or medical condition **You** or they have in the last 24 months;

a. Been in hospital or an emergency department or had day surgery; or
b. Been prescribed medication or had a change to **Your** or their medication regime; or
c. Undergone any test, investigations or treatment for any other condition.

3. Any condition which **You** are aware or could reasonably be expected to have been aware of, for which, prior to the time of the policy being issued, **You** or anyone in **Your** party;
   a. Has not yet sought a medical opinion regarding the cause; or
   b. Are currently under investigation to define a diagnosis; or
   c. Are awaiting specialist opinion.

Notwithstanding the above definition, there are certain **Pre-existing Medical Conditions** that **We** may be able to cover for **You** or anyone in **Your** party subject to the completion of **Our** online medical questionnaire.

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

a. A place where only **You**, **Your Travelling Companion** or **Your** accommodation providers have access; or
b. The locked storage area of **Your** accommodation or transport provider after **You** have given them **Your Personal Effects** for safe keeping.

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

Relative means any of the following who is under 90 years and is resident in Australia or New Zealand: husband or wife (or de facto partner with whom **You** are living permanently at the same address), parent, stepparent, grandparent, parent in law, brother, half-brother, stepbrother, sister, half-sister, stepsister, depen, foster child, grandchild, brother-in law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

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

Travel Companion means a person with whom **You** have made arrangements before **Your** policy was issued, to travel with **You** for at least 75% of **Your Trip**.

Trip means any holiday/leisure **Trip** for which **You** have paid the appropriate premium.

Unattended means leaving **Your** baggage either with a person **You** have not previously met or, in a **Public Place** where it can be taken without **Your** knowledge, outside **Your** immediate control and supervision, or at a distance from which **You** cannot prevent it from being taken.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CD's, tapes and cassettes; mobile telephones; other electronic equipment of any kind; spectacles and/ or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and **Our** means the Insurer.

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

A reference to legislation, statutory order, section, subsidiary instrument or part in this document includes a reference to any replacement or re-enacting or amending or equivalent legislation, statutory order, section, subsidiary instrument or part.

SECTION 1: CANCELLATION FEES, LOST DEPOSITS AND CURTAILMENT

We will cover **You** up to the amount shown in the Schedule of Cover in the event **Your Trip** is necessarily and unavoidably cancelled prior to departure or **Curtailed** before completion because of any of the following events first occurring during the period of insurance:

a. The accidental serious injury, serious **Illness** or death of **You**, **Your Relative**, **Your Travelling Companion**, **Your Business Colleague** or person with whom **You** intend to stay at the **Trip** destination.
b. Medical complications related to a pregnancy, as certified by **Your** Doctor, where the expected birth is more than 22 weeks after **You** are booked to return home.
c. Pregnancy that is confirmed during the period of insurance, where the expected birth is less than 22 weeks after **You** are booked to return home.
d. **Your** receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
e. **Your** unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
f. **Your** redundancy, provided that **You** are entitled to payment under the current redundancy payments legislation and that at the time of booking **Your Trip** **You** had no reason to believe that **You** would be made redundant.

PART 2 - POLICY WORDING

g. **Your** presence being required to make **Your** property safe and secure following fire, flood or burglary that causes serious damage to **Your** home occurring within 48 hours of departure, or whilst **You** are away.
h. A government regulation following a natural disaster that stops **You** from travelling.
i. A Level 4 warning ("do not travel") issued by the Australian Government on the www.smartraveller.gov.au website advising against travel to or through a country which forms a major part of **Your** itinerary or prevention of access by the government of the country in question. Such advice against travel must be first issued after the date that **You** booked **Your Trip** or purchased **Your** policy from **Us**, whichever is the latter and still be in place 14 days prior to **Your** scheduled travel to the country in question for this section to respond.

FOR CANCELLATION PRE-DEPARTURE:
In the event **You** necessarily cancel **Your** planned **Trip** due to any of the above noted reasons, **You** are covered in respect of either (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or (2) at **Our** option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach **Your** destination.

FOR CURTAILMENT POST-DEPARTURE:
You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an insured person to return to their **Normal Country Of Residence** in the event **You** necessarily **Curtail Your Trip** due to any of the above noted reasons.

WE WILL NOT COVER YOU FOR:
a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. Any expenses that would normally have been incurred during **Your Trip** if there had been no cancellation or **Curtailment** post-departure.
c. The first $200 of each and every claim (the **Excess**) applicable to this section.
d. An **Epidemic**, **Pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.
e. Any claim arising out of pregnancy where:
   i. **You** are travelling against **Your** doctor's advice;
   ii. **You** are expecting to give birth within 22 weeks of completing **Your Trip**;
   iii. **You** are up to 18 weeks gestation at the date the **Trip** ends;
   iv. Where complications exist relating to this pregnancy;
   v. It is a multiple pregnancy;
   vi. The pregnancy is the result of assisted reproductive programs.

   There is no cover for childbirth at any time; for regular antenatal care or for the care of a newborn child.
f. Any claim which results from any condition or circumstance known to **You** at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or **Curtailment** of **Your Trip**.
g. Any cost incurred in respect of visas required in connection with the **Trip**. The provision, loss or subsequent replacement of visas or passports, other than as specifically included under Section 6 hereunder.
h. Pre-travel inoculations.
i. Delays or rescheduling by a bus line, airline, shipping line or rail authority.
j. **Your** disinclination to travel or **Your** loss of enjoyment.

CONDITIONS
1. Frequent flyer or similar flight reward programs - claims for points lost due to the cancellation of **Your** airline ticket will be reimbursed based on the nominated cash value for those points given by the reward program operator. **We** will not provide cover if the loss of such points or their value can be recovered from any other source.
2. It is a requirement of this Insurance that if **You**:
   a. Become aware of any circumstances which make it necessary for **You** to cancel **Your Trip** prior to departure, **You** must advise **Your** travel providers in writing within 48 hours. The maximum amount **We** will pay will be limited to the applicable cancellation charges at that time.
   b. Wish to return home differently to **Your** original plans and claim any additional costs under this insurance, **You** must contact **Our** nominated emergency assistance service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of **Your** claim.

Please note: Once a claim is made under Section 1 - **Your** travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new **Trip**.

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

PART 2 - POLICY WORDING

SECTION 2: MEDICAL EXPENSES AND ASSISTANCE

We will cover **You** up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of **Your Bodily Injury** or **Illness** during **Your Trip** in respect of:

a. Overseas emergency medical, surgical and hospital treatment and transportation. At the sole discretion of the Insurer, who reserves the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **Your Normal Country Of Residence**, by whatever means deemed medically necessary. **You** are also covered for the cost of overseas dental treatment up to the amount shown in the Schedule of Cover following infection or broken tooth and which the treating dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain to healthy, natural teeth. A natural tooth is one that is whole or properly restored (with fillings only).

b. Additional travel and accommodation expenses (to a level comparable with **Your** pre-booked travel and accommodation) to enable **You** to return home if **You** are unable to continue **Your Trip** as originally planned and where **Your** return home is certified by a doctor to be strictly necessary on medical grounds.

c. Additional travel and accommodation expenses (to a level comparable with **Your** pre-booked travel and accommodation) in circumstances where it is not medically necessary for **You** to return home but where **You** are certified medically unfit to travel and/or continue **Your Trip** as originally planned. Such costs must be additional and where **Your Illness**/injury causes **You** to lose the benefit of prepaid accommodation elsewhere.

d. Additional travel and accommodation expenses (to a level comparable with **Your** pre-booked travel and accommodation) for:
   i. A **Travelling Companion** to stay with **You** and accompany **You** home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
   ii. A **Relative** or friend to travel from **Your Normal Country Of Residence** to stay with **You** and accompany **You** home where their presence is certified by a doctor to be strictly necessary on medical grounds.

e. Returning **Your** remains to **Your** home or a funeral in the country where **You** died, up to the equivalent cost of returning **Your** remains to **Your Normal Country Of Residence**.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.

b. The first $200 of each and every claim (the **Excess**) applicable to this section.

c. Medical treatment, dental treatment or ambulance transportation provided in Australia.

d. Any claim arising out of pregnancy where:
   i. **You** are travelling against **Your** doctor's advice;
   ii. **You** are expecting to give birth within 22 weeks of completing **Your Trip**;
   iii. **You** are up to 18 weeks gestation at the date the **Trip** ends;
   iv. Where complications exist relating to the pregnancy;
   v. It is a multiple pregnancy;
   vi. The pregnancy is the result of assisted reproductive programs.

   There is no cover for childbirth at any time; for regular antenatal care or for the care of a newborn child.

e. Any treatment or surgery;
   i. Which is not immediately necessary and can wait until **You** return to **Your Normal Country Of Residence**.
   ii. Which in the opinion of our nominated emergency service is considered to be cosmetic, experimental, preventive or elective.
   iii. Carried out in **Your Normal Country Of Residence** or more than 12 months from the date of the **Accident** or commencement of **Illness**.
   iv. Which is not obtained within the terms of any reciprocal health agreements, wherever such agreements exist.

f. Exploratory tests unless they are normally conducted as a direct result of the condition which required referral to medical facilities.

g. Claims related to manual and/or hazardous labour unless declared to and accepted by **Us**.

h. The additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

i. The continued treatment or investigation of, or medication for, a condition that existed or was being treated prior to departure.

j. The costs of installing, replacing or repairing false teeth, crowns and bridges or dental work involving the use of precious metals.

k. Additional accommodation expenses where **You** claim under Section 1 for forfeited prepaid accommodation in the corresponding period due to the **Bodily Injury** or **Illness** giving rise to **Your** claim.

l. Treatment after 2 weeks following **Your** first consultation by a chiropractor, physiotherapist or dentist unless approved by **Our** nominated emergency assistance service.

m. Any expenses incurred more than 12 months from the time **You** first received treatment for the injury or **Illness**.

PART 2 - POLICY WORDING

CONDITIONS

1. If **You** are admitted to hospital and **You** are likely to remain in hospital for more than 24 hours, **You** must contact **Our** nominated emergency assistance service immediately. If **You** receive medical treatment and costs are likely to exceed A$1,000, or the equivalent in local currency, **You** must notify our nominated emergency assistance service.
2. If **You** have to return to **Your Normal Country Of Residence** under Section 1 (Cancellation Fees, Lost Deposits and **Curtailment**), or Section 2 (Medical Expenses and Assistance) **Our** nominated emergency assistance service must authorise this. If they do not, this could mean that **We** will not provide cover or **We** may reduce the amount **We** pay for **Your** return home.
3. Wherever possible **You** must use medical facilities that entitle **You** to the benefits of any reciprocal health agreements.
4. **We** reserve the right to repatriate **You** to **Your Normal Country Of Residence** when, in the opinion of the doctor in attendance and our medical advisers, **You** are fit to travel.

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

SECTION 3: PERSONAL LIABILITY

We will cover **You** up to the amount shown in the Schedule of Cover, plus legal costs incurred with **Our** written consent, if **You** are held legally liable for causing:

a. Accidental **Bodily Injury** to someone else, and/or
b. Accidental loss or damage to someone else's property, including **Your** temporary holiday accommodation and its contents.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the **Excess**) applicable to this section.
c. Any liability arising from loss or damage to property that is:
   i. Owned by **You** or a member of **Your** family or **Your Travelling Companion(s)**, or
   ii. In **Your** care, custody or control other than **Your** temporary holiday accommodation and its contents, not owned by **You** or a member of **Your** family or **Your Travelling Companion(s)**.
d. Any liability for **Bodily Injury**, loss or damage;
   i. To **Your** employees or members of **Your** family or household or **Your Travelling Companion(s)** or to their property.
   ii. Arising out of or in connection with **Your** trade, profession or business, or assumed under contract.
   iii. Arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
   iv. Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
   v. Arising out of **Your** criminal, malicious or deliberate acts.
   vi. Arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by **Us**.

CONDITIONS

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

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

SECTION 4: MISSED DEPARTURE/ CONNECTION

We will cover **You** up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that **You** incur in reaching **Your** destination if **You** arrive at any departure point shown on **Your** pre-booked itinerary too late to board the **Public Transport** on which **You** are booked to travel as a result of:

a. The failure of **Public Transport** , or
b. A road traffic **Accident** or vehicle **Breakdown** delaying the vehicle in which **You** are travelling.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $50 of each and every claim (the **Excess**) applicable to this section.
c. A claim caused by an event, occurrence or strike if it had started or been announced before **You** arranged this insurance or booked **Your Trip**, whichever is the latter.
d. Any claim under this section if **You** have also claimed under Section 8 from the same cause.
e. Any claim for more than the cost of the original booked **Trip**.

CONDITIONS

It is a condition of this insurance that **You** must:

a. Plan to arrive at **Your** departure point in advance of

PART 2 - POLICY WORDING

the **Travel Carrier(s)** earliest scheduled check-in time and provide a written report from the **Travel Carrier(s)**, police or relevant transport authority confirming the delay and stating its cause.

b. Obtain a report from repairers if **Your** claim is because of **Breakdown** or **Accident** to **Your** car.

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

SECTION 5: BAGGAGE AND PERSONAL EFFECTS

We will cover **You** up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation (as per ATO schedule) for the loss, theft or damage to:

a. **Your Personal Effects**
b. **Your Valuables**

We will also cover **You** up to the amount shown in the Schedule of Cover in respect of emergency purchases for the reasonable cost of buying immediate necessities if **Your** baggage is lost, misdirected or misplaced by a **Travel Carrier** for at least 24 hours on an outward leg of **Your Trip**. **You** must provide original receipts for the items that **You** buy. If **Your** baggage is permanently lost, any amount that **We** pay for emergency purchases will be deducted from the total claim.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the **Excess**) applicable to this section except for emergency purchases claims.
c. More than the amount shown in the Schedule of Cover for any one item, pair or set in respect of **Personal Effects** and **Valuables**. A pair or related set of items is considered one individual item. Examples of individual items include, but are not limited to:
    i. A camera, lenses (attached or not), tripod and accessories;
    ii. A phone and cover
    iii. A laptop and case
    iv. A matching pair of earrings;
d. Any additional value an item may have had because it formed part of a pair or set.
e. Breakage of fragile articles unless caused by fire or by an **Accident** to the aircraft, ship or vehicle in which they are being carried.
f. Any claim for loss, theft or damage to **Valuables** which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
g. Loss or theft of or damage to;
    i. Household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
    ii. Motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
    iii. Watersports and snow sport equipment.
    iv. Contact or corneal lenses, dentures and hearing aids.
    v. Business or professional goods, equipment and samples.
    vi. Property hired or loaned to **You**.
    vii. **Personal Effects**, **Valuables** or baggage in transit unless reported to the **Travel Carrier** immediately and a written Property Irregularity Report (PIR) is obtained.
    viii. **Personal Effects** sent by post, freight or any other form of unaccompanied transit.
    ix. Sports clothes and equipment whilst in use.
h. Damage or loss caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.
i. Damage caused by any process of cleaning, repair, restoration or alteration.
j. Damage caused by leakage of powder or fluid from containers carried in **Your** baggage.
k. Mechanical or electrical breakdown or derangement.
l. More than $100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.
m. Any GST liability or any fine, charge or penalty for which **You** are liable because of a failure to fully disclose **Your** input tax credit entitlement to **Us**.

Please also refer to the General Exclusions and Conditions of this policy as well as the Special Conditions applicable to Sections 5 and 6.

SECTION 6: PERSONAL MONEY, TRAVEL TICKETS AND PASSPORT

We will cover **You** up to the amount shown in the Schedule of Cover for:

a. Theft of **Personal Money**.
b. Loss, theft or damage to passport or visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain these documents.

Cover under this section in respect of **Personal Money** starts at the time of collection from the bank, 72 hours prior to the departure or issue of this policy, whichever is the later.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.

PART 2 - POLICY WORDING

b. The first $200 of each and every claim (the **Excess**) applicable to this section.
c. More than the amount shown in the Schedule of Cover in respect of all **Personal Money** carried by **You** whoever it may belong to.
d. Any loss resulting from shortages due to error, omission or depreciation in value.

SPECIAL EXCLUSIONS APPLICABLE TO SECTIONS 5 AND 6

WE WILL NOT COVER YOU FOR:

a. More than $250 in total under these sections in respect of loss or theft of **Personal Effects** left **Unattended** in a **Public Place**, including on a beach.
b. Loss or theft of **Valuables**, **Personal Money**, passport and/or any item valued over $250 unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
c. **Valuables**, passport and **Personal Money** stolen from an **Unattended** motor vehicle, motor home, camper van or caravan.
d. Loss or theft or damage to **Valuables**, passports and/or **Personal Money** which have been **Left Behind**, left **Unattended** in a **Public Place** (which includes dormitory type accommodation which may be shared with persons not in **Your** immediate travel party) or otherwise outside **Your** immediate control and supervision unless in a locked hotel safe (or equivalent facility) or locked in **Your** private accommodation other than any motor vehicle, motor home, camper van or caravan irrespective of whether such vehicle is acting as **Your** private accommodation.
e. Loss of bonds or securities of any kind.
f. Delay, detention, seizure or confiscation by customs or other officials.
g. Unauthorized use of travellers cheques and/or credit cards/debit cards.

SPECIAL CONDITIONS APPLICABLE TO SECTIONS 5 AND 6

It is a requirement of this insurance that:

a. In the event of a claim, **You** must retain any damaged items for **Our** inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of **Valuables** and any item for which **You** are claiming more than $250. Where this is not done **Our** maximum liability in respect of all **Valuables** and/or items valued more than $250, will be limited to $250 in total.
b. **You** take care of **Your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **Your** claim being reduced or declined.

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

SECTION 7: LEGAL ADVICE AND EXPENSES

We will cover **You** (or **Your** Estate) up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with **Your** solicitor in pursuit of a claim for compensation or damages from a third party who causes **Your** death or **Bodily Injury** or **Illness** during **Your Trip**.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the **Excess)** applicable to this section.
c. Any costs and expenses:
   i. To pursue a claim against any member of **Your** family or **Travelling Companion(s)**.
   ii. Incurred without prior written permission from the claims handlers.
   iii. Which are to be based directly or indirectly on the amount of any award.
   iv. To pursue a claim as part of or on behalf of a group or organisation.
   v. If **We** think an action is unlikely to succeed or if **We** think the costs will be greater than any award.
   vi. To pursue a claim against **Your** tour operator, travel agent, **Us** or **Our** agents.
   vii. To pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

CONDITIONS

a. **We** will have complete control over the appointment of any solicitor(s) acting on **Your** behalf and of any legal proceedings.
b. **We** will be entitled to repayment of any amounts paid under this section in the event that **You** are awarded legal costs as part of any judgement or settlement.
c. **We** will be entitled to add any amounts **We** have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to **You**.

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

SECTION 8: TRAVEL DELAY AND ABANDONMENT OF TRIP

We will cover **You** up to the amounts shown in the Schedule of Cover if the arrival of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours.

However, if **Your** departure is delayed for more than 36 hours and **You** choose to abandon **Your Trip** in its entirety,

PART 2 - POLICY WORDING

You are covered for the irrecoverable cost of the **Trip**, up to the maximum claimable under the abandonment of **Trip** sub-limit.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. An **Epidemic**, **Pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.
c. For a claim caused by an event, occurrence or strike if it had started or been announced before **You** arranged this insurance or booked **Your Trip**, whichever is the latter.
d. If **You** fail to check-in on time.
e. If transport services are withdrawn as the result of a recommendation or instruction from a government authority.
f. Any claim under this section if **You** have also claimed under Section 4 from the same cause.

CONDITIONS

a. You must provide a written report from the **Travel Carrier(s)**, police or relevant transport authority confirming the delay and stating its cause.

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

SECTION 9: ACCIDENTAL DEATH DISABILITY DEATH

We will cover **You** in addition to any medical expenses claim paid under Section 2 for the amount shown in the Schedule of Cover if **You** have an **Accident** whilst **You** are on **Your Trip** and which is the sole and independent cause of **Your** death, **Permanent Total Disablement**, **Loss of Sight** or **Loss of Limb(s)** within 12 months of the **Accident**. If **You** are aged under 16 at the date of the **Accident**, the amount **You** are covered for in the event of **Your** death is $2,000.

If **Your** claim is as a result of **Your** participation in any adventure/sport activity shown in the list of adventure/ sport activities on pages 6 and 7 or an activity which has been specifically agreed in writing, the maximum amount payable is $5,000 per insured.

Permanent Total Disablement means that for the 12 months following **Your Accident You** are totally unable to work in any occupation for which **You** are suited by experience, education or training and at the end of that time there is no prospect of improvement.

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

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

WE WILL NOT COVER YOU FOR:

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

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

SECTION 10: HOSPITAL CASH ALLOWANCE

We will cover **You** for the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside **Your Normal Country of Residence**. This benefit is only available where **Your** claim has been accepted under Section 2 (Medical Expenses and Assistance) of this policy.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. Any claim which is excluded under the exclusions applicable to Section 2 or where **You** have not complied with relevant policy conditions.
c. An Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

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

SECTION 11: HIJACK BENEFIT

We will cover **You** up to the amount shown in the Schedule of Cover for each full 24 hour period that the **Public Transport** in which **You** are travelling is hijacked on the original pre-booked outward or return **Trip** for a period in excess of 24 hours.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. Any claim resulting from voluntary exposure to unnecessary risk or danger.

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SPECIAL CONDITION
It is a condition of the cover provided under this section that **You** must give **Us** a written statement from an appropriate authority confirming the hijack and how long it lasted.

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

SECTION 12: CATASTROPHE COVER

We will cover **You** up to the amount shown in the Schedule of Cover in respect of necessary and reasonable additional travel and accommodation expenses incurred in the event that **You** are forced to move from pre-booked accommodation to continue **Your Trip**, or if the **Trip** cannot be continued, to return home as a result of:

a. Fire, lightning or explosion rendering **Your** pre-booked accommodation uninhabitable.
b. Local directive from the responsible government or local authority directly affecting the area where **Your** pre-booked accommodation is located.
c. Hurricane, storm or other natural disaster that threatens **Your** safety such that official evacuation orders are issued or that **Your** pre-booked accommodation is rendered uninhabitable.
d. Civil unrest, rebellion or war directly affecting the area where **You** are.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the **Excess**) applicable to this section.
c. An Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.
d. **Your** own decision not to stay in **Your** pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the government of **Your Normal Country of Residence** deems otherwise.
e. Any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
f. Any extra costs incurred for accommodation or transport of a higher level or fare category than that which **You** originally booked.
g. Any expenses that would normally have been incurred during **Your Trip**.
h. Any claim where **You** were travelling against the advice of the government of **Your Normal Country of Residence** or other local or national authorities.
i. Any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to **Your** departure and/or application for insurance.

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

SECTION 13: CAR RENTAL EXCESS WAIVER

We will cover **You** up to the amount shown in the Schedule of Cover for reimbursement of car rental insurance excess or the cost of repairing the rental car, whichever is the lower amount, if **You** rent a car from a rental company and it is involved in a **Motor Car Accident** as defined whilst **You** are the driver or it is stolen during the journey. **You** must provide a copy of the repair account and/or quotation.
This cover does not take the place of rental car insurance and only provides cover in respect of damage to the hire car for which **You** are legally liable up to the applicable section limit.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. Any claim arising directly or indirectly from **You** operating a rental car in violation of the rental agreement or whilst affected by alcohol or any other drug with the exception of medically prescribed drugs used in accordance with dosage and directions provided to **You** by **Your** medical practitioner.
c. Any claim arising directly or indirectly from wear, tear, gradual deterioration, insects and vermin, wilful damage by **You** or latent defect/damage.
d. Any claim resulting from **Your** use of the car without an appropriate licence.
e. Any claims arising directly or indirectly from **You** hiring a motorcycle, scooter, motor home or camper van.
f. Any claims arising solely from damage to windows, windscreen or tyres.

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

SECTION 14: SEARCH AND RESCUE EXPENSES

We will cover **You** up to the amount shown in the Schedule of Cover in respect of costs necessarily and reasonably incurred by official local search and rescue organisations in the locality in which **You** are in as a result of their:

a. Searching for **You**;
b. Rescuing **You**;
c. Recovering **You** if you are missing or if **You** have suffered a serious **Accident**.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the **Excess**) applicable to this section.

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c. Search and rescue costs if it has not been arranged and authorised by a locally based recognised search and rescue facility.
d. Expenses incurred by persons acting as an informal search and rescue party.
e. Search and rescue costs that have arisen as a result of **Your** directly or indirectly failing to take heed of any local warning notices about the area in which the need for **Your** search and rescue has arisen or where **You** are travelling unaccompanied.

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

SECTION 15: RESUMPTION OF TRIP

We will cover **You** up to the amount shown in the Schedule of Cover in respect of flights purchased to resume **Your Trip** if during the period of insurance:

a. **You** are repatriated to **Your Normal Country of Residence** under the provisions of this policy; or
b. **You** have to **Curtail Your Trip** due to the death, severe injury or serious **Illness** of **Your Travelling Companion(s)** insured by **Us** or a close **Relative** of **Yours** resident in **Your Normal Country of Residence** and for which Section 1 of this policy responds.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. The first $200 of each and every claim (the Excess) applicable to this section.
c. An **Epidemic**, **Pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.
d. Any claim if the return transportation is not arranged through **Our** nominated emergency assistance service.
e. Any claim if the duration of **Your** original **Trip** was for a period of less than one month from date of first departure and there is less than fifty per cent (50%) of the original period remaining at the time **You** wish to resume **Your Trip**.
f. Any claim if the duration of **Your** original **Trip** was for a period of more than one month from date of first departure and there is less than twenty five per cent (25%) of the original period remaining at the time **You** wish to resume **Your Trip**.
g. Any claim if **Your** return overseas to resume **Your Trip** does not occur prior to the original expiry of this policy.

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

SECTION 16: MUGGING BENEFIT

We will cover **You** up to the amount shown in the Schedule of Cover if **You** suffer an injury and are admitted to a hospital outside **Your Normal Country of Residence** as an in-patient due to a mugging attack provided **You** report the incident to the police within 12 hours and obtain a police report.

WE WILL NOT COVER YOU FOR:

a. Any claim which is excluded under the General Exclusions applicable to this policy.
b. Any claim resulting from business or commercial transactions, activities which predispose **You** to being selected as a victim or are illegal.

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

SECTION 17: TRAVEL CARRIER INSOLVENCY

We will cover **You** up to the amount shown in the Schedule of Cover due to the insolvency of a **Travel Carrier** with which **You** are booked to travel:

a. The value of the unused arrangements, less any refunds due to **You** if **You** have to cancel any prepaid transport or accommodation arrangements with organisations not related to the failed **Travel Carrier**; or, at the choice of the Insurer,
b. The reasonable cost of rearranging **Your Trip** prior to and after the commencement of **Your Trip**, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **Trip** been cancelled.

WE WILL NOT COVER YOU FOR:

a. Any travel or accommodation not pre-booked in Australia other than when **You** have a pre-booked open ticket.
b. The insolvency of any travel agent, tour wholesaler, tour operator or booking agent.
c. The insolvency of a **Travel Carrier** if at the time the Certificate of Insurance was issued, the **Travel Carrier** was insolvent or a reasonable person would have reason to expect the **Travel Carrier** might become insolvent.

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

GENERAL EXCLUSIONS

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

1. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation

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or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. Loss, damage or expense incurred as a result of travelling to an area that the Australian Government has advised "do not travel" on the Smartraveller website www.smartraveller.gov.au.
3. Loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. Any loss, damage, expense, indemnity or benefit under any section other than Sections 2, 9 and 10 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. **You** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. **Your** suicide or attempted suicide, intentional self injury or putting yourself in danger (except in an attempt to save human life).
8. **You** sitting on any balcony railing; jumping from or climbing on or over any balcony, railing, ledge, wall, cliff or bridge, regardless of its height.
9. Anxiety, depression, mental **Illness** or stress suffered by **You**, a **Relative** or another person unless referred to and diagnosed by a registered psychiatrist or psychologist as a new condition (i.e. not a **Pre-existing Medical Condition**); and, for Cancellation claims under Section 1:
   a. **You** are certified as unfit to travel by the treating registered psychiatrist or psychologist; or
   b. The treating registered psychiatrist or psychologist certifies that it was medically necessary for **You** to amend or cancel **Your Trip** to assist a **Relative** or another person.
10. Sexually transmitted diseases.
11. Having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of non-prescription drugs unless it was prescribed by a doctor and taken in accordance with the doctors advice.
12. **Your** participation in any sport not shown in the list of adventure/sport activities on pages 6 and 7 without the prior agreement of the Insurer or, as a professional sportsperson (i.e. where **You** the insured receives any form of remuneration for **Your** participation in sport by way of wages, endorsements, sponsorship or prize monies). Competing as a representative at state or national level competition may only be included after declaration to and acceptance by the Insurer. **You** are deemed to be competing as a representative at state or national level competition if **You** are participating as an athlete in a competition as a member of an official State or Australian team, endorsed by the relevant Australia Sports Commission (ASC) recognised national sporting organisation (NSO), or a school sport Australia member body. **You** are also not covered for **Your** participation in any sports shown in the list of adventure/sport activities on page 6 & 7 if **You** have not taken out a Chase Underwriting policy for the full duration of **Your Trip**.
13. Snow sports (other than curling, tobogganing and recreational ice-skating) unless **You** have selected to include snow sports when purchasing a policy and it is noted on **Your** Certificate of Insurance. At no time, however, is cover granted for ski, snowboard, snowblade or skibob racing in competitive major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs or **Off-Piste** snow sports activities unless **You** have entered the dates when **You** plan to participate and these dates are shown in **Your** Certificate of Insurance.
14. Scuba diving if **You** are
    i. Not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
    ii. Diving to a greater depth than 10 metres
    iii. Diving alone
    iv. Diving on or in wrecks or cave or ice diving
15. Racing of any kind (other than on foot), unless the activity is specifically included in the adventure/sports activities section shown on pages 6 and 7.
16. Competitive and non-competitive mountain biking over jumps or downhill.
17. **You** taking part in civil commotions or riots of any kind.
18. Any consequential loss of any kind, except as may be specifically provided for in this insurance.
19. Where **You** are knowingly breaking or failing to comply with any law whatsoever.
20. Any financial incapacity or undertaking, whether directly or indirectly related to the claim.
21. The bankruptcy, negligence, default or insolvency of a tour operator, travel agent or accommodation supplier.
22. A tour operator failing to supply advertised facilities.
23. **You** breaking or failing to comply with any government regulation or act.
24. **Pre-existing Medical Conditions** of **You**, **Your Travelling Companion(s)**, any close **Relative** or any other person or where **You** or **Your Travelling Companion(s)**, are travelling against medical advice.
25. Being in control of a motorcycle without a current

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Australian motorcycle licence, or **You** are a passenger travelling on a motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country **You** are travelling in.

26. Being in control of a moped or scooter without a current Australian motorcycle or drivers licence, or **You** are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country **You** are travelling in.
27. Using a vehicle that is not primarily designed for on-road use, such as, but not limited to all-terrain vehicles and quad bikes. Cover for riding a quad bike is included if provided by a licenced commercial operator.
28. An event that occurs in a country/geographical area for which **You** have not purchased insurance via **Us**.
29. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
30. Errors or omissions in **Your** booking arrangements, **Your** failure to obtain appropriate visas and/or prevention of access by the government of a country into which **You** wish to enter.
31. Where **You** are planning to be in the United States of America for more than 364 days.
32. If **Your** claim arises directly or indirectly from, or is in any way connected with, **You** engaging in manual work in conjunction with any profession, business or trade during **Your Trip**. For the purposes of this exclusion, manual work includes;
    i. The use of plant, machinery and power tools; and/or
    ii. Work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, or any work at a height greater than two metres or working at sea or as aircrew.
33. Losses occurring within 48 hours of the policy commencement date if **You** have purchased **Your** insurance outside of Australia.
34. Not observing all safety warnings and advice about adverse weather and terrain conditions.
35. **You** not doing everything **You** can to reduce **Your** loss as much as possible.
36. The cost of medication in use at the time the **Trip** began or the cost for maintaining a course of treatment **You** were on prior to the start of the **Trip**.
37. Or involving a benefit, loss, cost or expense to the extent that trade or economic sanctions or other laws or regulations prohibit **Us** from providing the insurance including, but not limited to, any sanction, prohibition or restriction under European Union, OFAC (United States of America), United Kingdom or the United Nations or Australia from time to time.
38. Or involving a benefit, loss, cost or expense where providing such cover would result in **Us** contravening: the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any succeeding or similar legislation to those acts in Australia; or the laws of any other jurisdiction in that jurisdiction.

GENERAL CONDITIONS

1. Under **Your** duty to take reasonable care not to make a misrepresentation **You** must tell **Us** as soon as possible about any change in risk which affects **Your** policy, including **You**, a person **You** are travelling with, a **Business Colleague** or **Relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in adventure activity or sporting activities **You** intend to participate in during **Your Trip** or any additional person(s) to be insured under this policy. **We** have the right to re-assess **Your** coverage, policy terms and/or premium after **You** have advised **Us** of any material fact. If **You** do not advise **Us** of any change then any related claim may be reduced or rejected or **Your** policy may become invalid.
2. **You** must tell **Us** if **Your** plans for **Your Trip** include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. **We** reserve the right not to cover such risks or, if **We** will cover them, to apply special terms or conditions and/or charge an additional premium as **We** think appropriate. No cover for such risks shall attach unless **You** accept such terms, including any additional premium, before **You** depart.
3. **You** must advise the claims handlers of any possible claim within 31 days of **Your** return home. **You** must supply them with full details of all the circumstances and any other information and documents **We** may require.
4. **You** must keep any damaged articles that **You** wish to claim for and, if requested, send them to the claims handlers at **Your** own expense. If **We** pay a claim for the full value of an article, it will become **Our** property.
5. **You** must agree to have medical examination(s) if required. In the event of **Your** death, **We** are entitled to have a post postmortem examination. All such examinations will be at **Our** expense.
6. **You** must assist **Us** to obtain or pursue a recovery or contribution from any third party or other Insurers by providing all necessary details and by completing any forms.
7. **You** must pay **Us** back within 1 month of demand any amounts that **We** have paid on **Your** behalf that are not covered by this insurance.
8. **We**, or third parties acting on **Our** behalf such as **Our** nominated emergency assistance service, may

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be required to incur expenses in responding to a notification by **You**, **Your Travelling Companion(s)** or treating hospital of a Claim under Section 2 (Medical Expenses and Assistance). The expenses may include, but are not limited to, medical and hospital expenses, ambulance costs, evacuation, repatriation and other transport costs. These expenses may be incurred in an emergency or in time critical circumstances where **We** have not, at that point, had the opportunity to determine indemnity or cover under this travel insurance. In such circumstances, **We** may require **You**, or someone on **Your** behalf, to enter into a guarantee, guaranteeing the repayment to any expenses that **We** later determine are not covered by this travel insurance. Where **We** subsequently determine that **Your** claim is not covered by this travel insurance, **We** can rely on the guarantee to secure repayment to **Us** of the total value of the expenses incurred and not covered, and such repayment will be payable within 1 month of demand.

9. **You** must take all reasonable steps to avoid or minimise any loss that might result in **You** making a claim under this insurance.
10. **You** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined, or the amount payable under **Your** claim reduced by the amount of any prejudice **We** suffer as a result of **Your** failure.
11. Except for claims under sections 8, 9 and 10, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
12. **We** may take action in **Your** name but at **Our** own expense to recover for **Our** benefit the amount of any payment made under this insurance.
13. **We** may at **Our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **You** with a credit voucher.
14. This insurance is non-transferable. If a **Trip** is cancelled for any reason other than that described in Section 1 then the cover for that **Trip** terminates immediately and no refund of premium in whole or part will be made.
15. **You** must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for **Us** to assess **Your** claim.
16. If **You** or anyone acting on **Your** behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
17. If the insured **Trip** is **Curtailed** for any reason covered under this policy and the insured does not hold a ticket for onward travel to their nominated final destination in the case of one-way travel or a ticket for return travel to their **Normal Country Of Residence** in the case of a return **Trip**, the insurer reserves the right to deduct the cost of a one way ticket per traveller to their ultimate destination. Travel to be comparable to the Insured's pre-booked travel arrangements.
18. The Insurer hereon agrees that in the event of a dispute arising under this insurance, the Insurer at the request of the insured person will submit to the jurisdiction of any competent court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable to such law.
19. Cyber Risks (Bodily Injury or Illness)

    Any benefits for Bodily Injury or Illness due to:

a. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
b. any computer virus; or
c. any computer related hoax relating to a and/or b above,

are payable, subject to the terms, conditions, limitations and exclusions of this Policy

WHAT TO DO IN A MEDICAL EMERGENCY

The emergency assistance service is available 24 hours a day, 365 days a year for assistance with medical emergencies. Please note that this is not for casual enquiries.

You must notify **Our** nominated emergency assistance service immediately of any serious **Illness** or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A **Travelling Companion** may do this for **You** although most hospitals have a set procedure in place.

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

This insurance does not cover treatment or surgery which in the opinion of the Insurer is not essential or can reasonably be delayed until **You** return to **Your Normal Country of Residence**.

Failure to notify **Our** nominated emergency assistance service in accordance with the terms stated above may result in the amount payable under **Your** claim being reduced.

Please have the following information available when calling the emergency assistance service:

- **Your** Certificate of Insurance number
- Dates of outward and inward travel
- Details of the problem including the name and address

of patient and nature of **Illness/Accident**
- Name and telephone number of hospital and attending doctor
- Details of usual doctor/general practitioner

For emergency assistance contact:
P: +61 2 9312 5168
E: assistance@global24.com.au

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HOW TO MAKE A CLAIM

Any occurrence or loss, which may give rise to a claim, should be advised to **Our** appointed claims handlers.

The most efficient way to lodge **Your** claim is online. Online lodgment also provides **You** with the ability to track the progress of **Your** claim.

Please visit www.boomerstravelinsurance.com.au/claims and follow these steps;

1. Select On-Line claim form and enter **Your Policy Number.**
2. Complete **Your** claim details by answering all sections relevant to your claim and submit **Your** claim.
3. **Your** claim will be assessed within 10 business days. **We** will let **You** know if any further information/ documentation is required.

Alternatively, **You** can contact appointed claims handler during normal office hours 08:30 to 17:30 Monday to Friday Australian Eastern Standard Time on the details shown below. Please provide **Your** name, address, telephone number, Certificate of Insurance number and a brief description as to the nature of the claim.

Boomers Claims
Department PO Box 348
South Melbourne
Victoria, Australia 3205
T: +61 3 8866 0779
E: claims@boomerstravelinsurance.com.au

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

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

Important: Any loss or damage to baggage whilst in the custody of **Travel Carriers** must be notified as soon as practicable in writing to such carriers, but in any event within 3 days, and a Property Irregularity Report (PIR) obtained.

GENERAL POLICY ENQUIRIES

Boomers Travel Insurance is an online Insurer and **We** communicate by email, this helps to provide a more efficient service and ensures a formal response.

Please email **Us** at travel@boomerstravelinsurance.com.au and **We** will respond within 1 business days.

SERVICE OF SUIT

The Underwriters accepting this insurance agree that:

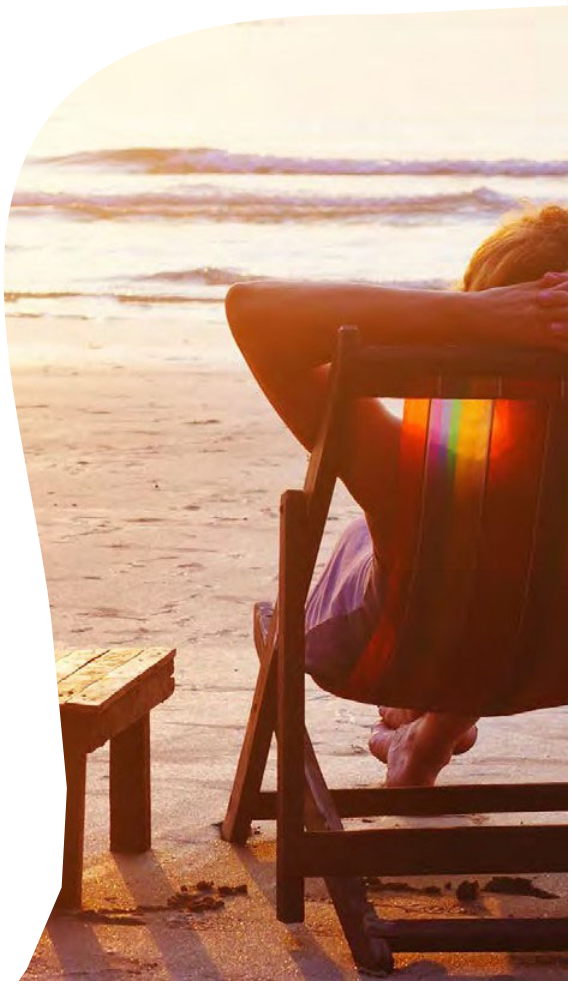
1. If a dispute arises under this insurance, this insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent court in the Commonwealth of Australia;

   Any summons notice or process to be served upon the Underwriters may be served upon:

   Lloyd's Underwriters'
   General Representative in
   Australia
   Level 32, 225 George Street,
   SYDNEY NSW 2000

   whom have authority to accept service on the Underwriters behalf.

2. If a suit instituted against any of the Underwriters, all Underwriters participating in this insurance will abide by the final decision of such court or any competent appellate court.



PART 3 - FINANCIAL SERVICES GUIDE (FSG)

This FSG provides important information about the financial services offered by Chase Underwriting Solutions Pty Ltd. It contains information about remuneration that may be paid to Chase Underwriting and their employees in relation to the financial services offered and information about how complaints are addressed.

ABOUT CHASE UNDERWRITING SOLUTIONS PTY LTD

Chase Underwriting Solutions Pty Ltd (ABN 50 156 554 808) AFS License No 454344 of PO Box 348, South Melbourne VIC 3205 is an Australian Financial Services Licensee (AFS Licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products. Chase Underwriting has been authorised by the Insurer to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's Travel Insurance products. Chase Underwriting will issue Certificates of Insurance under a binding authority with the Insurer. Chase Underwriting has a binding authority which means it can enter into, vary or cancel these products without reference to the Insurer provided it acts within the binding authority. Chase Underwriting acts for the Insurer and not **You**.

HOW ARE WE REMUNERATED?

Chase is paid a commission by the insurer for arranging, issuing and managing the travel insurance on behalf of the insurer. The commission is calculated as a percentage of the premium (and taxes) you pay for the policy. The percentage varies and is partly based on the profitability of all the travel insurance policies of the insurer arranged by or through Chase. Employees of the Chase Group of companies who provide services in relation to the insurance receive an annual salary, and may receive bonuses based on performance and/or sales.

Chase pays a commission to Boomers Travel Insurance when you buy a policy, less any discount provided to you. This may be calculated as a percentage of the premium that you pay for the policy, the volume of premiums received, or as a percentage of the commission that Chase receives from the insurer. Chase may also pay a contribution to Boomers Travel Insurance for marketing and promotions. The employees and representatives of Boomers Travel Insurance receive an annual salary and may be paid bonuses based on performance and/or sales.

If your travel insurance is arranged after you have been referred to Boomers Travel Insurance by an affiliate/aggregator, Boomers Travel Insurance may pay a referral fee to the affiliate/aggregator. The referral fee is calculated either as a percentage of the gross premium when you buy a policy or as a flat fee for each policy purchased after referral to Boomers Travel Insurance and is at no extra cost to you.

If you would like more information on commissions or remuneration, please contact Chase or Boomers Travel Insurance either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

PRIVACY NOTICE

To arrange and manage **Your** travel insurance, **We** (in this Privacy Notice "**We**", "**Our**" and "**Us**" includes Chase Underwriting and its duly authorised representatives) collect personal information including sensitive information from **You** and those authorised by **You** such as: **Your** family members; travelling companions; tour organisers; **Your** doctors; hospitals; as well as from others **We** consider necessary including **Our** agents. Any personal information provided to **Us** is used by **Us** to evaluate and arrange **Your** travel insurance.

We also use it to administer and provide the insurance services and manage **Your** and **Our** rights and obligations in relation to those insurance services, including managing, processing and investigating claims. **We** may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of **Our** products and services. In addition, **We** may collect, use and disclose it for IT systems maintenance and development, recovery against third parties and for other purposes with **Your** consent or where authorised by law. This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, **Your** agents and **Our** related and group companies.

Some of these third parties may be located in other countries. Unless you opt out, **We** may contact **You** on an ongoing basis by electronic messages (including email), online and via other means with promotional material and offers of products or services that **We** consider may be relevant and of interest to **You**. If **You** do not want to receive such offers from **Us** **You** can opt out at any time by emailing **Us** at travel@boomerstravelinsurance.com.au

When **You** provide personal information about other individuals, **We** and **Our** agents rely on **You** to have made or make them aware:

- That **You** will or may provide their personal information to **Us**;
- Of the types of third parties to whom the personal information may be provided to;
- Of the relevant purposes **We** and the third parties **We** will disclose it to, will use it for;
- Of how they can access it; and
- Of the other matters in this Privacy Notice.

We rely on **You** to have obtained their consent on these matters. If **You** do not, you must tell **Us** before **You** provide the relevant information. **You** can seek access to and correct your personal information via **Our** website

PART 3 - FINANCIAL SERVICES GUIDE (FSG)

You may not access or correct personal information of others unless **You** have been authorised by their express consent or otherwise under law, or unless they are Your dependants under 16 years of age. If You have a complaint about **Your** privacy, please contact privacy@chaseunderwriting.com.au or **You** can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about **Our** handling of personal information, including further details about access, correction and complaints, please see **Our** privacy policy available on request or via www.boomerstravelinsurance.com.au.

If **You** do not agree to the above or will not provide **Us** with personal information, **We** may not be able to provide **You** with **Our** services or products or may not be able to process **Your** application nor issue **You** with a policy.

In cases where **We** do not agree to give **You** access to some personal information, **We** will give **You** reasons why.

GENERAL ADVICE WARNING
The advice provided by Boomers Travel Insurance is of a general nature only and does not take into account **Your** financial situation, needs and/ or objectives. **You** should carefully read the entire document to ensure that the policy is appropriate for **You**.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS
We and **Our** representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

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

WHAT SHOULD I DO IF I HAVE A COMPLAINT?
Please refer to page 4 “Complaints or Disputes”.

Chase Underwriting authorised the Financial Services Guide in this document. The Insurer authorised the Product Disclosure Statement in this document.

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BOOMERS
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