



# Essentials Travel Insurance – Australia

Combined Financial Services Guide,  
Product Disclosure Statement  
(including Policy Wording)



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Effective 14 June 2012

Global Assistance

Allianz 

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## FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that the Authorised Representative and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

### ABOUT ALLIANZ GLOBAL ASSISTANCE

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631) of 74 High Street, Toowong, Queensland 4066 Telephone 1800 119 862 is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products.

Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales, 2000 Telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

### ABOUT VIRGIN AUSTRALIA

Virgin Australia Airlines Pty Ltd (Virgin Australia) ABN 36 090 670 965 AR Number 279723 and Virgin Australia Airlines SE (Asia) Pty Ltd ABN 79 097 892 389 AR Number 279724 and Virgin Australia International Airlines (Aust) Pty Ltd ABN 63 125 580 823 AR Number 325314 (collectively referred to as Virgin Australia) all of Virgin Village, 56 Edmondstone Road, Bowen Hills, Queensland 4006 Telephone 13 67 89 is an authorised representative of Allianz Global Assistance.

Virgin Australia is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Virgin Australia acts for Allianz Global Assistance and does not act on your behalf.

The distribution of this FSG has been authorised by Allianz Global Assistance.

### PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

Allianz Global Assistance and its representatives (including its authorised 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 Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

### REMUNERATION

Virgin Australia receives a commission which is calculated as a percentage of the premium you pay for an insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of Virgin Australia and Allianz Global Assistance receive an annual salary.

If you would like more information about the remuneration that Virgin Australia or Allianz Global Assistance receives, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

### IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 727 694 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body.

For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

### HOW TO CONTACT US

You can give us instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

### DATE PREPARED

This FSG was prepared on 14 June 2012.

## ABOUT THIS PRODUCT DISCLOSURE STATEMENT

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy.

This PDS sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs.

This PDS, together with the Certificate of Insurance and any other document that we tell you forms part of your policy, make up your contract with Allianz. Please retain these documents in a safe place.

### ABOUT THE AVAILABLE PLANS

You can choose one of these 3 Plans:

**Plan A International (excluding New Zealand)** (includes Sections\* 1 to 8);

**Plan B Australia to New Zealand** (includes Sections\*\* 1, 4 to 8);

**Plan C Comprehensive Australia Only** (includes Sections 1, 4, 5, 7 & 8);

\* If you have purchased Plan A, you will not have cover under Sections 2, 3 or 6 while travelling in Australia.

\*\* If you purchased Plan B, you will not have cover under Section 6 while travelling in Australia.

### UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- **“Purchasing this Policy”** (pages 9 & 10) – this contains important information on who can purchase the policy, age limits and the choice of Plans and cover types available to you;
- The benefit limits provided under each Plan in the **“Table of Benefits”** (pages 11 & 12) and when *We will pay* a claim under each Section applicable to the cover you choose (**“Your Policy Cover”** pages 23 to 33) (remember, certain words have special meanings – see **“Words with Special Meanings”** pages 14 to 16);
- **“Important Matters”** (pages 17 to 22) – this contains important information on any applicable Excess, the period of cover and extensions to the period of cover, the cooling-off period, confirmation of cover, your Duty of Disclosure (including how the Duty applies to you

and what happens if you breach the Duty), our privacy notice and dispute resolution process, compensation arrangements, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;

- When *We will not pay* a claim under each Section applicable to the cover you choose (**“Your Policy Cover”** pages 23 to 33) and **“General Exclusions Applicable to all Sections”** pages 34 to 36 (this restricts the cover and benefits); and
- **“Claims”** (pages 37 to 39) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

### APPLYING FOR COVER

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excess will apply, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded on the Certificate of Insurance we issue to you.

This PDS sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover of this PDS.

### ABOUT YOUR PREMIUM

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age and the Plan selected. The higher the risk, the higher the premium is.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your policy. These amounts are included on your Certificate of Insurance as part of the total premium.

### COOLING OFF PERIOD

Even after you have purchased your policy, you have cooling off rights (see **“Important Matters”** page 17 for details).

### WHO IS YOUR INSURER?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence 234708.

### WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

### UPDATING THE PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS to update the relevant information except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).

### DATE PREPARED

The preparation date of this PDS is 14 June 2012.

## SUMMARY OF BENEFITS

**This is only a summary of the benefits. Please read this PDS carefully for the complete details of what We will pay and what We will not pay, and which of the Sections are provided under each Plan (see pages 23 to 33). Importantly, please note that exclusions do apply as well as limits to cover.**

### **1 CANCELLATION FEES AND LOST DEPOSITS (pg. 23 & 24)**

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as:

- Sickness • Injuries • Strikes • Collisions
- Retrenchment • Natural Disasters.

### **2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE (pg. 24 & 25)**

Cover for emergency medical assistance while you are Overseas, including:

- 24 Hour Emergency Medical Assistance • Ambulance
- Medical Evacuations • Funeral Arrangements
- Messages to family • Hospital Guarantees.

### **3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES (pg. 25 & 26)**

Cover for Overseas emergency medical treatment if you are Injured or become Sick Overseas, including:

- Medical • Hospital • Surgical • Nursing
- Emergency dental treatment for damage to sound and natural teeth caused by Injury while Overseas.

### **4 ADDITIONAL EXPENSES (pg. 27 to 29)**

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

- Sickness • Injury • Death.

Also cover for your Travelling Companion's or Relative's accommodation and travel expenses to travel to, stay near or escort you resulting from:

- Hospitalisation • Medical Evacuation.

### **5 LUGGAGE AND PERSONAL EFFECTS (pg. 29 to 31)**

Cover for replacing stolen Luggage and Personal Effects or reimbursing repair cost for accidentally damaged items, including:

- Luggage • Spectacles • Personal Effects
- Personal Computers • Cameras.

### **6 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES (pg. 31)**

Cover to purchase essential items of clothing and other personal items following your Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

### **7 TRAVEL DELAY EXPENSES (pg. 32)**

Cover for additional meals and accommodation expenses, after an initial 6 hour delay, if your Journey is disrupted due to circumstances beyond your control.

### **8 RENTAL VEHICLE (pg. 32 & 33)**

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

- Stolen • Crashed • Damaged

and/or:

the cost of returning the Rental Vehicle due to you being unfit to do so.

## PURCHASING THIS POLICY

### WHO CAN PURCHASE THIS POLICY?

#### Plan A

Cover is only available if:

- you are a Resident of Australia\*; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in Australia.

\* Plan A can also be purchased by non-residents of Australia (excluding residents of New Zealand) who are travelling to and within Australia only, subject to the conditions set out below.

#### Cover for non-residents travelling to Australia (excluding residents of New Zealand)

Cover is available under Plan A to non-residents of Australia travelling to and within Australia only (on a temporary basis) and who, at the date the Certificate of Insurance is issued:

- are aged 70 years and under; and
- have purchased their policy before they commenced their Journey; and
- are not entitled to - or will not during the period of cover be entitled to - receive Medicare benefits.

#### Please Note:

- This policy does **not** cover the return trip to your Country of Residence.
- There is no cover for persons who are entitled to be covered under a Reciprocal Health Agreement between the government of Australia and the government of another country.
- The definitions under **“Words with Special Meanings”** (page 14) for **“Home”** and **“Journey”** are to be substituted as follows:

**“Home”** means the place where you normally live in your Country of Residence.

**“Journey”** means the time from when you leave your Home to go directly to the place you depart from to travel to Australia, and ends when you arrive at any immigration counter for departure from Australia to return to your Country of Residence.

- Where the word **“Australia”** appears in this PDS, the policyholder's Country of Residence is to be substituted, except where it appears:
  - in **“Financial Services Guide”** (pages 1 to 3)
  - in **“About this Product Disclosure Statement”** (pages 4 to 6)
  - under the **“Table of Benefits”** section (pages 11 & 12)
  - in this section **“Who Can Purchase this Policy?”**
  - in **“Important Matters”** (pages 17 & 18) under the headings:
    - *Period of cover*
    - *Jurisdiction and choice of law*
  - in **“Words with Special Meanings”** (page 16) under the definitions:
    - *“Resident of Australia”*
    - *“We, Our, Us”*
  - in **“Your Policy Cover”** (page 24) under:
    - *Section 1.2 j]*
  - in the Claims section (pages 37 to 39) under the headings:
    - *Claims are payable to you in Australian Dollars*
    - *Travel within Australia only*
  - on the Back Cover of the PDS

#### Plans B and C

Cover is only available if:

- you are a Resident of Australia; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in Australia.

#### AGE LIMITS

Age limits are as at the date of issue of your Certificate of Insurance.

Available to travellers aged 70 years and under.

#### COVER TYPE

The cover type provided under this policy is Single Cover, which covers you and your Dependant children or grandchildren, under 12 years of age, and travelling with you. We issue one Certificate of Insurance irrespective of the number of persons named on the Certificate.

## TABLE OF BENEFITS

Following is a table of the benefits and their maximum limits. Refer to “**Your Policy Cover**” pages 23 to 33 for details what *We will pay* and what *We will not pay*.

All benefit limits throughout this PDS are in Australian Dollars (AUD).

If you are travelling in the course of your business, please see page 39 for information on how GST may affect your claims.

Policy Section & Benefit	PLAN A International (excluding New Zealand)	PLAN B Australia to New Zealand	PLAN C Comprehensive Australia Only
	Single	Single	Single
*1. Cancellation Fees and Lost Deposits	unlimited	unlimited	unlimited
*2. Overseas Emergency Medical Assistance	unlimited		
3. Overseas Emergency Medical and Hospital Expenses	unlimited		
– Dental Expenses	\$2,000		
*4. Additional Expenses	\$50,000	\$50,000	\$50,000
*5. Luggage and Personal Effects	\$5,000	\$5,000	\$5,000
*6. Luggage and Personal Effects Delay Expenses	\$250	\$250	
*7. Travel Delay Expenses	\$2,000	\$2,000	\$2,000
*8. Rental Vehicle	\$3,000	\$3,000	\$3,000

\* sub-limits apply – refer to the “**Your Policy Cover**” section of this PDS for details (pages 23 to 33).

## PRE-EXISTING MEDICAL CONDITIONS

Travel Insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered.

If you have a Pre-existing Medical Condition, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency and any associated costs, which can be prohibitive in some countries.

### WHAT IS A PRE-EXISTING MEDICAL CONDITION?

“Pre-existing Medical Condition” means:

- a) an ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b) a medical or dental condition that is currently being, or has been investigated or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to policy purchase;
- c) any condition for which you take prescribed medicine;
- d) any condition for which you have had surgery;
- e) any condition for which you see a medical specialist; or
- f) pregnancy.

This definition applies to you, your Travelling Companion, a Relative or any other person.

## WORDS WITH SPECIAL MEANINGS

**Some words used in this PDS have a special meaning. When these words are used, they have the meaning set out below.**

“**AICD/ICD**” means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

“**Arise**”, “**Arises**” or “**Arising**” means directly or indirectly arising or in any way connected with.

“**Carrier**” means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

“**Country of Residence**” means the country of which you are a citizen or permanent resident outside of Australia.

“**Dependant**” means your children or grandchildren who are under the age of 12 and travelling with you on the Journey.

“**Epidemic**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“**Excess**” means the amount which you must first pay for each claim Arising from the one event before a claim can be made under your policy.

“**Home**” means the place where you normally live in Australia. Refer to page 9 for the definition of “Home” for non-residents of Australia.

“**Hospital**” means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

“**Injure**” or “**Injured**” or “**Injury**” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any illness, Sickness or disease.

“**Journey**” means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home. Refer to page 9 for the definition of “Journey” for non-residents of Australia.

“**Locked Storage Compartment**” means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

“**Luggage and Personal Effects**” means any personal items owned by you and that you take with you, or buy, on your Journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

“**Medical Adviser**” means a qualified doctor of medicine or dentist registered in the place where you received the services.

“**Moped**” or “ **Scooter**” means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

“**Motorcycle**” means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

“**Open Water Sailing**” means sailing more than 10 nautical miles off any land mass.

“**Overseas**” means in any country other than Australia.

“**Pandemic**” means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

“**Pre-existing Medical Condition**” means:

- a) an ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b) a medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
- c) any condition for which you take prescribed medicine;
- d) any condition for which you have had surgery;
- e) any condition for which you see a medical specialist; or
- f) pregnancy.

The above definition applies to you, your Travelling Companion, a Relative or any other person.

“**Public Place**” means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private carparks, public toilets and general access areas.

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

“**Relative**” means any of the following who is under 85 years of age and who is resident in Australia or New Zealand. It means you or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

“**Rental Vehicle**” means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, hatchback or station-wagon, four wheel drive or mini bus/people mover (with a seating capacity of up to 12 persons) rented from a Rental Vehicle Company.

“**Rental Vehicle Company**” means a licensed motor vehicle rental company with which you have entered into a motor vehicle rental agreement.

“**Resident of Australia**” means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

“**Single**” means covering you and your Dependant children or grandchildren under 12 years of age at the date of policy issue, travelling with you, and listed as covered on your Certificate of Insurance.

“**Sick**” or “**Sickness**” means a medical condition, not being an Injury, which first occurs during your period of cover.

“**Travelling Companion**” means a person with whom you have made arrangements to travel with you for at least 75% of your Journey before your policy was issued.

“**Unsupervised**” means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

“**We**”, “**Our**” and “**Us**” means Allianz Australia Insurance Limited.

“**You**” and “**Your**” means the person(s) whose name(s) are set out on your Certificate of Insurance.



## IMPORTANT MATTERS

**Under your policy there are rights and responsibilities which you and we have. You must read this PDS, your Certificate of Insurance, and any other document we tell you forms part of the terms and conditions of your policy in full for more details, but here are some you should be aware of:**

### PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The period you are insured for is set out on the Certificate.

However:

- the cover for cancellation fees and lost deposits (Section 1) begins from the time the policy is issued.
- cover for all other Sections begins on the date of departure as stated on the Certificate of Insurance.
- if you are a Resident of Australia, cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance, whichever happens first.
- if you are not a Resident of Australia, cover ends when you arrive at any immigration counter for departure from Australia to return to your Country of Residence, or on the end date set out on your Certificate of Insurance, whichever happens first. Cover is not available for your return trip to your Country of Residence. *Refer to page 9 for the definitions of "Home" and "Journey" for non-residents of Australia.*

### COOLING OFF PERIOD

If you decide that you do not want this policy, you may cancel it within 14 days after you are issued your Certificate of Insurance and PDS. You will be given a refund of the premium you paid, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy.

After this period you can still cancel your policy but we will not refund any part of your premium if you do.

### EXTENSION OF COVER

You may extend your cover free of charge if you find that your return to Australia has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or

- the delay is due to a reason for which you can claim under your policy (subject to our written approval).

If the delay is for any other reason, we must receive your request to extend the period of cover at least 7 days before your original policy expires if you send your request by post. All other requests to extend cover must be received prior to your original policy expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.

Where we have agreed to extend cover, we will issue you with a new Certificate of Insurance. The period of cover on your new Certificate cannot exceed 12 months.

Extensions of cover are not available:

- for conditions you suffered during the term of your original policy; or
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy; or
- where at the time of extension you are aged 71 years or over.

### CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call us within Australia on 1800 010 457 or from Overseas on +61 7 3305 7491 (reverse charge).

### JURISDICTION AND CHOICE OF LAW

This policy is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

### YOUR DUTY OF DISCLOSURE

Before you enter into this policy with us, the Insurance Contracts Act 1984 (Cth) requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your policy.

You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

### Who Does the Duty Apply To?

Everyone who is insured under the policy must comply with the Duty of Disclosure.

### What Happens if you or they Breach the Duty?

If you or they do not comply with the Duty of Disclosure, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

### GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 727 694.

### DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 727 694, or put the complaint in writing and send it to The Dispute Resolution Department, 74 High Street, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

### Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

## PRIVACY NOTICE

To arrange and manage your travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes Allianz Global Assistance and its authorised representatives collect personal information from you and others (including those authorised by you such as your doctors, hospitals and persons whom we consider necessary).

Any personal information you provide 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 the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in Australia or overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, authorized representatives, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

When you give 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 information to us;
- of the types of third parties to whom the information may be provided;
- of the relevant purposes we and the third parties we will disclose it to, will use it for; and
- of how they can access it.

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

You can seek access to and correct your personal information by contacting us. 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.

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.

## COMPENSATION ARRANGEMENTS

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria - for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

## YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement.

You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to Australia based on written medical advice.

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

## OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

### You only have this cover if you have Plan A.

For emergency assistance anywhere in the world at any time, Allianz Global Assistance is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation Home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised you, or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, then to the extent permissible by law, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Allianz Global Assistance.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000 you MUST contact Allianz Global Assistance.

## IN THE EVENT OF A CLAIM

**Immediate Notice** should be given to Allianz Global Assistance (see contact details on the back cover of this PDS).

**Please note:** For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

## CLAIMS PROCESSING

Your claim will be processed within 10 business days of receiving the completed claim form and all necessary documentation. If we need additional information, a written notification will be sent to you within 10 business days.

## SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim (for an explanation of what we mean by “Luggage and Personal Effects”, “Unsupervised” and “Public Place” – see pages 15 & 16).

## EXCESS

A Nil Excess applies to all Sections of this policy. If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance or advised to you in writing before the Certificate is issued to you.

## YOUR POLICY COVER

This part of the PDS outlines what *We will pay* and what *We will not pay* under each Section in the event of a claim.

You must also check “**General Exclusions Applicable to all Claims**” on pages 34 to 36 for other reasons why we will not pay.

See “**Words with Special Meanings**” on pages 14 to 16 for the meanings of words that apply throughout this PDS.

You only have cover under a Section if the “**Table of Benefits**” on pages 11 & 12 shows that there is cover for the Section under the relevant Plan.

The most we will pay for the total of all claims under each Section is shown in the “**Table of Benefits**” for the relevant Plan. Sub-limits may also apply to particular types of losses or claims.

### 1 CANCELLATION FEES AND LOST DEPOSITS

**You have this cover if you have Plan A, B or C.**

#### 1.1 We will pay

- a] We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b] We will reimburse travel agents' cancellation fees up to \$500 or 10% of the cost of that part of the Journey arranged by the travel agent, whichever is the lesser.
- c] We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control.

We calculate the amount we pay you as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;

multiplied by:

- the total number of points lost

divided by the total value of points used to obtain the ticket.

#### 1.2 WE WILL NOT PAY

- a] We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees or lost deposits Arise because of:

- b] the death, Injury or Sickness of your Travelling Companion or Relative, if the death, Injury or Sickness is as a result of a Pre-existing Medical Condition.
- c] you or your Travelling Companion changing plans.
- d] any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e] a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f] delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g] the financial collapse of any transport, tour or accommodation provider associated with your Journey.
- h] the mechanical breakdown of any means of transport.
- i] an act or threat of terrorism.
- j] the death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- k] your pre-arranged leave being cancelled by your employer (where you are a full-time permanent employee).

### 2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

**You have this cover if you have Plan A.**

*PLEASE NOTE: You will not have cover under this Section while travelling in Australia.*

Allianz Global Assistance will help you with any Overseas medical emergency (see “*Overseas Hospitalisation or Medical Evacuation*” on page 21). You may contact them at any time 7 days a week.

#### 2.1 Allianz Global Assistance will arrange for the following assistance services if you Injure yourself Overseas, or become Sick while Overseas:

- a] access to a Medical Adviser for emergency medical treatment while Overseas.
- b] any messages which need to be passed on to your family or employer in the case of an emergency.

- c] provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation while Overseas.
- d] your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
- e] the return to Australia of your children or grand-children, under the age of 18 years and travelling with you on your Journey, if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 for all claims combined.

**Please note that we will not pay for any costs incurred in Australia.**

#### 2.2 WE WILL NOT PAY

- a] We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by Allianz Global Assistance.
- b] We will not pay if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c] We will not pay for medical evacuation or the transportation of your remains from Australia to an Overseas country.

### 3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES

**You have this cover if you have Plan A.**

*PLEASE NOTE: You will not have cover under this Section while travelling in Australia.*

#### 3.1 WE WILL PAY

- a] We will reimburse the Reasonable medical or Hospital expenses you incur until you get back to Australia if you Injure yourself Overseas, or become Sick there. The medical or Hospital expenses must have been incurred on the written advice of a Medical Adviser. You must make every effort to keep your medical or Hospital expenses to a minimum.

If we determine that you should return Home to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or Arising out of the event you have claimed for.

We will only pay for treatment received and/or Hospital accommodation during the 12 month period after the Sickness first showed itself or the Injury happened.

- b]** We will also pay the cost of emergency dental treatment, up to a maximum amount of \$2000, which the treating dentist certifies in writing was for damage to sound and natural teeth caused by an Injury you suffered during your Journey.

**Please note that we will not pay for any costs incurred in Australia.**

### 3.2 WE WILL NOT PAY

We will not pay for expenses:

- a]** Arising from Pre-existing Medical Conditions.
- b]** when you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c]** after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- d]** if you do not take the advice of Allianz Global Assistance.
- e]** if you have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f]** for damage to dentures, dental prostheses, bridges or crowns.
- g]** relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h]** for dental treatment caused by or related to the deterioration and/or decay of teeth.
- i]** for preventative dental treatment.

## 4 ADDITIONAL EXPENSES

**You have this cover if you have Plan A, B or C.**

### 4.1 WE WILL PAY

- a]** We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies in writing that you are unfit to travel.

We will also reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey for the same reason.

We will also reimburse the Reasonable accommodation and travel expenses of your Travelling Companion or a Relative to travel to you, stay near you or escort you, if you are in Hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Allianz Global Assistance.

- b]** If you shorten your Journey and return to Australia on the written advice of a Medical Adviser approved by Allianz Global Assistance, we will reimburse the Reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- c]** If, during your Journey, your Travelling Companion or a Relative of either of you:
- dies unexpectedly;
  - is disabled by an Injury; or
  - becomes seriously Sick and requires hospitalisation
- (except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.
- d]** We will reimburse you up to a maximum amount of \$3,000 for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
  - it is possible for your Journey to be resumed; and

- there is more than 14 days remaining of the period of cover, as noted on your Certificate of Insurance; and
- you resume your Journey within 12 months of your return to Australia.

- e]** In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
  - you unknowingly break any quarantine rule.
  - you lose your passport, travel documents or credit cards or they are stolen.
  - an accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
  - your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

If you do not have a return ticket booked to Australia before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.

Wherever claims are made by you under this Section and Section 1 (*Cancellation Fees and Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

### 4.2 WE WILL NOT PAY

We will not pay:

- a]** if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b]** if the death, Injury or Sickness of your Travelling Companion or Relative Arises from a Pre-existing Medical Condition.
- c]** if you can claim your additional travel and accommodation expenses from anyone else.
- d]** if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e]** for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.

- f] if you operate a Rental Vehicle in violation of the rental agreement.
- g] as a result of you or your Travelling Companion changing plans.

## 5 LUGGAGE AND PERSONAL EFFECTS

**You have this cover if you have Plan A, B or C.**

### 5.1 WE WILL PAY

- a] We will pay the repair cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear for each item. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b] The maximum amount we will pay for any item (ie. the item limit) is:
  - \$3,000 for personal computers, video recorders or cameras.
  - \$1,000 for mobile phones (including PDAs and any items with phone capabilities)
  - \$750 for all other unspecified items.

A pair or related set of items, for example (but not limited to):

  - a camera, lenses (attached or not), tripod and accessories;
  - a matched or unmatched set of golf clubs, golf bag and buggy, or
  - a matching pair of earrings,

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- c] Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment, and forced entry must have been made.

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle, or if the Luggage and Personal Effects have been left in the motor vehicle overnight.

The most we will pay if your Luggage and Personal Effects are stolen from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle during daylight hours is \$200 for each item and \$2,000 in total for all stolen items.

### 5.2 WE WILL NOT PAY

We will not pay a claim in relation to your Luggage and Personal Effects if:

- a] you do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b] your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c] the loss, theft or damage is to, or of, bicycles.
- d] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e] the loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f] the Luggage and Personal Effects was being sent unaccompanied or under a freight contract.
- g] the loss or damage Arises from any process of cleaning, repair or alteration.
- h] the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] the Luggage and Personal Effects were left Unsupervised in a Public Place.
- j] the Luggage and Personal Effects were left unattended in a motor vehicle unless they were locked in the boot or in a Locked Storage Compartment.
- k] the Luggage and Personal Effects were left overnight in a motor vehicle even if they were locked in the boot or in a Locked Storage Compartment.
- l] the Luggage and Personal Effects have an electrical or mechanical breakdown.
- m] the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:

- it is the lens of spectacles, binoculars or photographic or video equipment; or
- the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

- n] you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- o] the loss or damage is to, or of, sporting equipment while in use (including surfboards).

## 6 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES

**You have this cover if you have Plan A or B.**

*PLEASE NOTE: You will not have cover under this Section while travelling in Australia.*

### 6.1 WE WILL PAY

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in our opinion it was reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage and Personal Effects (Section 5).

### 6.2 WE WILL NOT PAY

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed.

However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed up to the limit of your cover.

## 7 TRAVEL DELAY EXPENSES

**You have this cover if you have Plan A, B or C.**

### 7.1 WE WILL PAY

We will reimburse the cost of your Reasonable additional meals and accommodation expenses if a delay to your Journey, for at least 6 hours, Arises from circumstances outside your control.

We will pay up to \$200 at the end of the initial 6 hour period. In addition, we will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

### 7.2 WE WILL NOT PAY

We will not pay if a delay to your Journey Arises from any of the following reasons:

- a] the financial collapse of any transport, tour or accommodation provider;
- b] an act or threat of terrorism.

Nor will we pay if:

- c] you can claim your additional meals and accommodation expenses from anyone else.

## 8 RENTAL VEHICLE

**You have this cover if you have Plan A, B or C.**

### 8.1 WE WILL PAY

- a] We will reimburse the Rental Vehicle insurance excess or the cost of repairing the vehicle, whichever is the lesser, if a vehicle you have rented from a rental company is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.

This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit.

- b] We will also pay up to \$500 for the cost of returning your Rental Vehicle to the nearest depot, if your attending Medical Adviser certifies in writing that you are unfit to do so during your Journey.

### 8.2 WE WILL NOT PAY

We will not pay a claim involving the theft or damage to your Rental Vehicle if the claim Arises from you operating or using the Rental Vehicle:

- a] in violation of the rental agreement;
- b] while affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- c] without a licence for the purpose that you were using it.

## GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

### WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

#### GENERAL

- 1 You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2 You do not do everything you can to reduce your loss as much as possible.
- 3 Your claim Arises from consequential loss of any kind, including loss of enjoyment.
- 4 At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5 Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 6 Your claim Arises from errors or omissions in any booking arrangements, or failure to obtain the relevant visa, passport or travel documents.
- 7 Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8 Your claim Arises from a government authority confiscating, detaining or destroying anything.
- 9 Your claim Arises from being in control of a Motorcycle without a current Australian motorcycle licence, or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
- 10 Your claim Arises from 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.
- 11 Your claim Arises from, is related to or associated with:
  - an actual or likely Epidemic or Pandemic; or
  - the threat of an Epidemic or Pandemic.

Refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for further information on Epidemics and Pandemics.

- 12 Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
  - against travel to a particular country or parts of a country; or
  - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).  
Refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for further information.
- 13 Your claim Arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 14 Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 15 Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

#### MEDICAL

- 16 Your claim Arises from, is related to or associated with any Pre-existing Medical Condition.
- 17 You take a blood-thinning prescription medication such as Warfarin (also known under brand names such as Coumadin, Jantoven, Marevan, and Waran).
- 18 Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 19 Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 20 Your claim Arises out of pregnancy, childbirth or related complications.
- 21 Your claim involves a Hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 22 Your claim involves the cost of medication in use at the time the Journey began or the cost for maintaining a course of treatment you were on prior to the Journey.
- 23 Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 24 Your claim Arises from suicide or attempted suicide.

- 25 Your claim Arises from a sexually transmitted disease.
- 26 You were under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 27 Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
- 28 Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.
- 29 Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.

#### SPORTS AND LEISURE

- 30 Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind, or from parachuting or hang gliding.
- 31 Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 32 Your claim Arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

## CLAIMS

### HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing a claim form (available online at [www.travelclaims.com.au](http://www.travelclaims.com.au) or supplied by our Client Services department – refer to the contact details on the back cover of this PDS), and posting it to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership. If required, we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- For damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- Submit full details of any claim in writing within 30 days of your return.

### CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

### DEPRECIATION

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by Allianz Global Assistance.

### YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

### YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

### IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

### OTHER INSURANCE

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy.

If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other Insurer. You must give us any information we reasonably ask for to help us make a claim from your other Insurer.

### SUBROGATION

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated upon us paying your claim under this policy, regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

### RECOVERY

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

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

Once we pay your total loss we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

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

### BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

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

### TRAVEL WITHIN AUSTRALIA ONLY

If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

### FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.



## HEALTH TIPS

For vaccination and health advice, including information on disease outbreaks, visit:

[www.cdc.gov](http://www.cdc.gov) or [www.who.int](http://www.who.int) or [www.smartraveller.gov.au](http://www.smartraveller.gov.au)

### BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

- Itinerary • Duration of travel • Style of travel
- Past medical history • Vaccination requirements • Pregnancy
- Allergies • Pre-existing Medical Conditions • Disease prevention
- Medication (*ensure that any medications taken with you are legal in the country you will visit – make sure you carry a letter of approval from your doctor/dentist for any essential medication you need to take with you*)

### TIPS FOR LONG DISTANCE TRAVELLERS

- While travelling, regularly exercise the lower limbs to encourage blood flow
- Drink plenty of non-alcoholic drinks to prevent dehydration

### OTHER USEFUL TIPS

- Carry a small first-aid kit with you containing a packet of adhesive dressings, some insect repellent, antiseptic cream and water sterilisation tablets (this takes up little space and could be useful). Emergency medical travel kits are available.
- Unless you know the water you are using is safe (bottled water usually is), sterilise all drinking water either by boiling or using sterilisation tablets.
- It is unwise to have your skin pierced (ie. acupuncture, tattooing, ear piercing, etc.) unless you can be sure that the equipment used is sterile – a needle wiped with an alcohol swab is not necessarily sterile. Keep a note on your person advising of any significant medical condition affecting you (eg. diabetes, angina pectoris, haemophilia).

### THE THREE R'S OF TRAVEL VACCINATION

#### Routine vaccinations (childhood or adult vaccinations)

- Tetanus/diphtheria • Polio • MMR • Influenza
- Pneumococcal • Varicella

#### Required vaccinations

When crossing some international borders, certain vaccinations are required, such as:

- Yellow Fever • Cholera • Meningococcal

#### Recommended vaccinations

There are some vaccinations recommended when travelling overseas specific to your destination. These may include:

- Hepatitis A • Hepatitis B • Typhoid • Japanese Encephalitis
- Poliomyelitis • Rabies • Cholera

**Please see your doctor to identify your specific needs.**

## 24 hour emergency assistance

within Australia: 1800 010 075  
from Overseas: +61 7 3305 7465  
(Reverse charge)

## Sales enquiries

within Australia: 1800 010 457  
from Overseas: +61 7 3305 7491  
(Reverse charge)

## Claims enquiries

within Australia: 1300 727 694  
from Overseas: +61 7 3305 7492  
(Reverse charge)

(+ means that you need to dial the outbound International Dialling Code from the Country you are making the telephone call from.)

#### This insurance is issued and managed by

AGA Assistance Australia Pty Ltd,  
trading as Allianz Global Assistance  
ABN 52 097 227 177  
AFS Licence No. 245631  
74 High Street, Toowong QLD 4066

#### This insurance is underwritten by

Allianz Australia Insurance Limited (Allianz)  
ABN 15 000 122 850  
AFS Licence No. 234708  
2 Market Street, Sydney NSW 2000

Global Assistance

Allianz 