

Allianz Global Assistance

# Airline Integrated Comprehensive & Essentials Travel Insurance

Product Disclosure Statement  
(including Policy Wording)

Effective date 26 November 2015

## Sales and general enquiries

Phone: 1800 119 862

## Claims

Phone: 1300 725 154

## 24 hour Emergency Assistance

Phone: +61 7 3305 7499 (reverse charge from overseas)

Phone: 1800 010 075 (within Australia)

## 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  
ABN 15 000 122 850  
AFS Licence No. 234708  
2 Market Street, Sydney NSW 2000

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Global Assistance

Allianz 

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# About Allianz Global Assistance

Allianz Global Assistance is one of Australia's leading providers of travel insurance and emergency assistance. Previously we were known as Mondial Assistance though we have been part of the Allianz Group for more than ten years.

As Mondial Assistance we helped more than 250 million people every year around the world. As Allianz Global Assistance we expect to dramatically extend our global reach and our local impact in each of the 28 countries where we operate.

Our travel insurance offers specialist emergency medical assistance as the core, fundamental benefit. Our global team of doctors and nurses are able to help travellers if they become ill or are Injured while away from Home—this is what sets our travel insurance apart.

In Australia, we have a specialist team of doctors, registered nurses, case managers and support personnel who are available to help 24 hours a day, seven days a week. Worldwide, we have more than 500 doctors and medically qualified employees supported by our international network of 400,000 high-quality, certified service providers and 180 international correspondents.

We have an established global network of over 1600 medical specialists, including air ambulance services. Our medical consultants are either members of the International Society of Air Medical Services (Australasia) or the International Society of Travel Medicine and offer services from emergency rescue operations to interpretation services.

And our care extends beyond travellers to their families who often need just as much care and assistance.

We help with:

- *emergency medical evacuation and repatriation home*
- *assessing and managing your medical care while Overseas*
- *providing assistance with travel and accommodation*
- *locating the nearest embassy or consulate*
- *accessing interpreters in non-English speaking hospitals*
- *placing a guarantee of payment for Hospital expenses/medical bills*
- *relaying messages to family members and your employer.*

# About this Product Disclosure Statement (PDS)

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 and compare it with other products you may be considering.

This PDS sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account your objectives, financial situation or needs. This PDS, together with the Certificate of Insurance and any written documents we tell you form part of your Policy make up your contract with Allianz. Please retain these documents in a safe place.

## About the available covers

You can choose one of these 2 Plans:

### Plan A – Comprehensive

Policy Sections\* 1 to 16

### Plan B – Essentials

Policy Sections 1, 2, 3, 4, 11, 12, 13 and 16

*\*you will not have cover under certain Policy Sections 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"** (page 7) – 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 8 & 9, when *We will pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy cover"** pages 19 to 34) (remember, certain words have special meanings – see **"Words with special meanings"** pages 4 to 6);
- **"Important matters"** (pages 13 to 18) – this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice, dispute resolution process and 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 Policy Section applicable to the cover you choose (**"Your Policy cover"** pages 19 to 34) and **"General exclusions applicable to all sections"** pages 35 to 38 (this restricts the cover and benefits); and
- **"Claims"** (pages 39 to 41) – 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 Excesses will apply, and whether any standard terms are to be varied (this may be by way of an endorsement).

These details will be recorded on the Certificate of Insurance issued 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 any 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 page 13 of **"Important matters"** for details).

## Who is your insurer?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708.

## Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177. 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 or a supplementary 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, Allianz Global Assistance 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 Allianz Global Assistance).

## Preparation date

The preparation date of this PDS is 13 November 2015.

# 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.

## **“Concealed Storage Compartment”**

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

## **“Dependant”**

means your children or grandchildren not in full time employment who are under the age of 21 and are travelling with you on your 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.

## **“Hospital”**

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

## **“Individual”**

means You only and does not include any other person.

## **“Injure”, “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.

## **“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 bicycles, watercraft of type (other than surfboards), travel documents, debit cards, credit cards, travel money cards, cash, bank notes, currency notes, cheques, negotiable instruments or 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.

## **“Policy”**

means your travel insurance policy with us covering you and is made up of this Product Disclosure Statement, your Certificate of Insurance and any written document we tell you forms part of your Policy. Together these documents make up your contract with us.

## **“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.

## **“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 car parks, 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 your 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, stepparent, 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 rented from a licensed motor vehicle rental company.

## **“Resident of Australia”**

means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

## **“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 before your Policy was issued, to travel with you for at least 75% of your Journey.

## **“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”, “your” and “Insured Person(s)”**

means the person(s) whose name(s) are set out on your Certificate of Insurance.

# Purchasing this policy

## Who can purchase this policy?

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.

### Plans A & B

Available to travellers aged 85 years and under.

### Travellers 80-85 years of age

Cover is available subject to the following conditions:

- A \$2,000 Excess applies for all claims Arising from, related to or associated with an Injury or Sickness.

For all other claims, refer to the 'Excess' heading on page 18.

- Claims Arising from, related to or associated with an Injury or Sickness under:
  - Section 1: (Cancellation Fees & Lost Deposits)
  - Section 2: (Overseas Emergency Medical Assistance)
  - Section 3: (Overseas Emergency Medical & Hospital Expenses)
  - Section 4: (Additional Expenses)

are limited to a maximum of \$40,000 for all claims combined under all (not each) of the above Policy Sections.

## Cover types

The cover type provided under this Policy is Individual Cover, which covers you only. We issue one Certificate of Insurance irrespective of the number of persons named on the Certificate. Each person named on the Certificate of Insurance is covered as if a separate Policy with Individual policy benefits per each insured person were issued.

# Table of benefits

Following is a table of the benefits and their maximum limits. Refer to **"Your Policy cover"** pages 19 to 34 for details of what *We will pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

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

If you are travelling in the course of your business, please see page 41 for information on how GST may affect your claims.

Policy section and benefit	PLAN A Comprehensive	PLAN B Essentials
	<i>Individual</i>	<i>Individual</i>
*1 Cancellation Fees & Lost Deposits	unlimited	unlimited
*2 Overseas Emergency Medical Assistance <sup>^</sup>	unlimited	unlimited
*3 Overseas Emergency Medical & Hospital Expenses <sup>^</sup>	unlimited	unlimited
<i>Dental Expenses (per person)</i>	\$500	\$500
*4 Additional Expenses	\$50,000	\$50,000
*5 Hospital Cash Allowance <sup>^</sup>	\$5,000	—
*6 Accidental Death	\$25,000	—
*7 Permanent Disability <sup>^</sup>	\$25,000	—
*8 Loss of Income <sup>^</sup>	\$10,400	—
9 Travel Documents, Transaction Cards & Travellers Cheques <sup>^</sup>	\$5,000	—
10 Theft of Cash <sup>^</sup>	\$250	—
*11 Luggage & Personal Effects	\$5,000	\$5,000
12 Luggage & Personal Effects Delay Expenses <sup>^</sup>	\$250	\$250
*13 Travel Delay Expenses	\$2,000	\$2,000
14 Alternative Transport Expenses <sup>^</sup>	\$5,000	—
15 Personal Liability	\$5,000,000	—
*16 Rental Vehicle Excess	\$3,000	\$3,000

\* sub-limits apply – refer to the **"Your policy cover"** section of this PDS for details (pages 19 to 34).

<sup>^</sup>there is no cover under these Policy Sections while travelling in Australia

# Pre-existing medical conditions

This insurance Policy provides cover for unforeseen medical events only. Not all Pre-existing Medical Conditions are covered under the Policy. Please read this entire section carefully, especially the definition of "Pre-existing Medical Condition".

## 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.

## Pre-existing medical conditions that are covered *(some restrictions apply)*

This section outlines the Pre-existing Medical Conditions which are covered.

You have cover if your Pre-existing Medical Condition is described below, **provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance)** for that condition in the past 24 months.

- 1] Acne
- 2] Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3] Asthma – providing that you:
  - have no other lung disease and
  - are less than 60 years of age at the date of policy purchase.
- 4] Bell's Palsy
- 5] Benign Positional Vertigo
- 6] Bunions

- 7] Carpal Tunnel Syndrome
- 8] Cataracts
- 9] Coeliac Disease
- 10] Congenital Blindness
- 11] Congenital Deafness
- 12] \*Diabetes Mellitus (Type I) – providing you:
  - were diagnosed over 12 months ago, and
  - have no eye, kidney, nerve or vascular complications, and
  - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
  - are under 50 years of age at the date of policy purchase.
- 13] \*Diabetes Mellitus (Type II) – providing you:
  - were diagnosed over 12 months ago, and
  - have no eye, kidney, nerve or vascular complications, and
  - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia.
- 14] Dry Eye Syndrome
- 15] Epilepsy – providing there has been no change to your medication regime in the past 12 months
- 16] Folate Deficiency
- 17] Gastric Reflux
- 18] Goitre
- 19] Glaucoma
- 20] Graves' Disease
- 21] Hiatus Hernia
- 22] \*Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 23] \*Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 24] \*Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 25] Hypothyroidism, including Hashimoto's Disease
- 26] Impaired Glucose Tolerance
- 27] Incontinence
- 28] Insulin Resistance
- 29] Iron Deficiency Anaemia

- 30] Macular Degeneration
- 31] Meniere's Disease
- 32] Migraine
- 33] Nocturnal Cramps
- 34] Osteopaenia
- 35] Osteoporosis
- 36] Pernicious Anaemia
- 37] Plantar Fasciitis
- 38] Raynaud's Disease
- 39] Sleep Apnoea
- 40] Solar Keratosis
- 41] Trigeminal Neuralgia
- 42] Trigger Finger
- 43] Vitamin B12 Deficiency

*\*Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.*

If your condition is not described in this list, or hospitalisation has occurred, we will not pay any costs arising from, related to or associated with that condition under the following Policy Sections:

- Section 1: Cancellation Fees & Lost Deposits
- Section 2: Overseas Emergency Medical Assistance
- Section 3: Overseas Emergency Medical & Hospital Expenses
- Section 4: Additional Expenses (applies to "We will pay" [a] & [b] only)
- Section 5: Hospital Cash Allowance

This means that we will not pay:

- your medical expenses whatsoever
- your evacuation or repatriation to Australia
- your trip cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

### Warfarin Use:

Please note that taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan and Waran) has a complex range of serious complications and side effects and is General Exclusion 18 in "General exclusions applicable to all sections" on page 36. This means that we will not pay for any conditions that are otherwise covered.

**Please also read the "General exclusions applicable to all sections" on pages 35 to 38.**

# Important matters

Under your Policy there are rights and responsibilities which you and we have. You must read this PDS 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 (Policy Section 1) begins from the time the Policy is issued.
- Cover for all other Policy Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

## 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 full 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 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 medical 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 80 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 Allianz Global Assistance using the contact details on the back cover of this PDS.

## 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 insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

### Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

### Your Duty of Disclosure when you vary, extend, or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

### What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

### Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

## Financial Claims Scheme

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 the APRA website at <http://www.apra.gov.au> or call the APRA hotline on 1300 55 88 49.

## 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 725 154.

## 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 725 154 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, 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 AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance 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, 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, research, 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 including Allianz. Some of these third parties may be located in other countries such as France and India to name just two. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, 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 (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from

us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

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 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 of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 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.allianz-assistance.com.au](http://www.allianz-assistance.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.

## **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**

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.

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

## **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**

We will process your claim 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.

## **Excess**

### **Plans A & B**

A NIL Excess applies to all Policy Sections.

### **Travellers 80-85 years of age**

A \$2,000 Excess applies for all claims arising from, related to or associated with an Injury or Sickness. Refer to the ‘Age limits’ heading on page 7 for the terms and conditions relating to travellers 80-85 years of age.

# Your policy cover

This part of the PDS outlines what *We Will Pay* and what *We Will Not Pay* under each Policy Section in the event of a claim.

You must also check “**General exclusions applicable to all sections**” on pages 35 to 38 for other reasons why we will not pay.

See “**Words with special meanings**” on pages 4 to 6 for the meanings of words that apply throughout this PDS.

You only have cover under a Policy Section if the “**Table of benefits**” on pages 8 & 9 shows that there is cover for the Policy Section under the Plan you have selected.

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

## Section 1 – Cancellation Fees & Lost Deposits

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

### 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 pay the travel agent’s cancellation fees up to \$1,500, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent’s fee is required.
- 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 number of points used to obtain the ticket.

- d] If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the Policy is issued, and at the time of Policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under sub-sections 1.1 a), 1.1 b) and 1.1 c) is \$2,000.

### 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 Relative Arising from a Pre-existing Medical Condition, except as specified under Policy Section 1.1 d).
- 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.
- 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).

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 2 – Overseas Emergency Medical Assistance

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

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

Allianz Global Assistance will help you with any Overseas medical emergency (see ‘Overseas hospitalisation or medical evacuation’ on page 18). You may contact them at any time 7 days a week.

### 2.1 We will pay

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 Dependants 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 per person.

**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.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 3 – Overseas Emergency Medical & Hospital Expenses

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

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

### 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 \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

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

### 3.2 We will not pay

- a] For expenses Arising from Pre-existing Medical Conditions, except as specified under the **“Pre-existing medical conditions”** section – see pages 10 to 12.
- b] When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c] For expenses 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. Please visit [www.dfat.gov.au](http://www.dfat.gov.au) for details on Reciprocal Health Agreements with Australia.

- f] For damage to dentures, dental prostheses, bridges or crowns.
- g] For expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h] For any claims Arising from snow sport activities under this Policy Section.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 4 – Additional Expenses

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

### 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 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. The most we will pay under this benefit is \$3,000.
- e] If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the Policy is issued, and at the time of Policy issue you were unaware of the likelihood of such hospitalisation or death, we will pay for the Reasonable additional cost of your return to Australia and/or the cost of airfares for you to return to the place you were when your journey was interrupted. The most we will pay for all events under this benefit is \$2,000.
- f] 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 Policy Section and Policy Section 1 (Cancellation Fees & 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

- 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, disrupted or delayed.
- b] We will not pay if the death, Injury or Sickness of your Relative Arises from a Pre-existing Medical Condition, except as specified under Policy Section 4.1 e).
- c] We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- d] We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e] We will not pay 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] We will not pay if you operate a Rental Vehicle in violation of the rental agreement.
- g] We will not pay as a result of you or your Travelling Companion changing plans.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 5 – Hospital Cash Allowance

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

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

### 5.1 We will pay

We will pay you \$50 for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

### 5.2 We will not pay

- a] We will not pay for the first 48 continuous hours you are in Hospital.
- b] We will not pay if you cannot claim for Overseas medical expenses in Policy Section 3 (*Overseas Emergency Medical & Hospital Expenses*).

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 6 – Accidental Death

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

### 6.1 We will pay

We will pay the death benefit to your estate, if:

- a] you are Injured during your Journey and you die because of that Injury within 12 months of the Injury; or
- b] during your Journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

### 6.2 We will not pay

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for reasons why we will not pay.**

## Section 7 – Permanent Disability

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

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

### 7.1 We will pay

We will pay if:

- a] you are Injured during your Journey; and
- b] because of the Injury, you become permanently disabled within 12 months of the Injury.

“Permanently disabled” means:

- you have totally lost all of the sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

### 7.2 We will not pay

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for reasons why we will not pay.**

## Section 8 – Loss of Income

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

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

### 8.1 We will pay

If you are Injured during your Journey and become disabled within 30 days because of the Injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you \$400 per person, per week for a period of up to 26 weeks. We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

### 8.2 We will not pay

We will not pay for the first 30 days of your disablement from the time you return to Australia.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 9 – Travel Documents, Transaction Cards & Travellers Cheques

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

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

**Cover under this section is provided subject to the following:**

**If your essential travel documents/credit cards/debit cards/travel money cards/travellers cheques are lost or stolen you must report the loss or theft as soon as possible and no later than within 24 hours to the police and, in the case of credit cards, debit cards, travel money cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the credit cards, debit cards, travel money cards or travellers cheques were issued. You must prove that you made such a report by providing us with a written statement from whosoever you reported it to:**

### 9.1 We will pay

- a] If any essential travel documents (including passports), credit cards, debit cards, travel money cards or travellers cheques are lost by you, stolen from you or destroyed during your Journey, then we will pay the issuer’s fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.

- b) If during your Journey, your credit card, debit card, travel money card or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the credit card, debit card, travel money card or travellers cheques.

## 9.2 We will not pay

- a) To the extent permissible by law we will not pay if you do not report the loss or theft within 24 hours to the police and, in the case of credit cards, debit cards, travel money cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the credit cards, debit cards, travel money cards or travellers cheques were issued. You must prove that you made such report by providing us with a written statement from whosoever you reported it to.
- b) We will not pay for any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the credit card, debit card, travel money card or travellers cheques.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 10 – Theft of Cash

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

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

### 10.1 We will pay

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from your person during your Journey.

### 10.2 We will not pay

- a) To the extent permissible by law we will not pay if you do not report the theft 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 theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b) We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 11 – Luggage & Personal Effects

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

### 11.1 We will pay

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, are stolen or accidentally damaged or are permanently lost.
- When calculating the amount payable we will apply depreciation due to age, wear and tear. 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 (i.e. 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 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;
  - 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 left in a Concealed Storage Compartment of a locked motor vehicle, and forced entry must have been made.
- The most we will pay if your Luggage and Personal Effects are stolen from the Concealed Storage Compartment of a locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items.
- No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of a motor vehicle, or if the Luggage and Personal Effects have been left in a motor vehicle overnight.

### 11.2 We will not pay

To the extent permissible by law 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 must prove that you made such 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 checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check-in to receipt of the said goods).
- 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 loss, theft or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments.
- g) The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- h) The loss or damage Arises from any process of cleaning, repair or alteration.
- i) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j) The Luggage and Personal Effects were left Unsupervised in a Public Place.
- k) The Luggage and Personal Effects were left unattended in a motor vehicle, unless they were left in a Concealed Storage Compartment of a locked motor vehicle.
- l) The Luggage and Personal Effects were left overnight in a motor vehicle, even if they were left in a Concealed Storage Compartment of a locked motor vehicle.
- m) The Luggage and Personal Effects have an electrical or mechanical breakdown.
- n) 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.
- o] 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).
- p] The loss or damage is to, or of, sporting equipment while in use (including surfboards).

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 12 – Luggage & Personal Effects Delay Expenses

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

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

### 12.1 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 Policy Section for any subsequent claim for lost Luggage and Personal Effects (Policy Section 11).

### 12.2 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.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 13 – Travel Delay Expenses

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

### 13.1 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.

### 13.2 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.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 14 – Alternative Transport Expenses

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

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

### 14.1 We will pay

We will pay your Reasonable additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/ tour arrangements on time if your scheduled transport is cancelled, delayed, shortened or diverted, and that means you would not arrive on time.

### 14.2 We will not pay

- a] We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport Arises from the financial collapse of any transport, tour or accommodation provider.
- b] We will not pay if your claim Arises from an act or threat of terrorism.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 15 – Personal Liability

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

### 15.1 We will pay

We will cover your legal liability for payment of compensation in respect of:

- death or bodily injury, and/or
- physical loss of, or damage to, property,

occurring during your Journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also pay your Reasonable legal expenses for settling or defending the claim made against you.

You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

### 15.2 We will not pay

We will not pay for any amount you become legally liable to pay if the claim Arises directly or indirectly from, or is in any way connected with, or is for:

- a] bodily injury to you, your Travelling Companion or to a Relative or employee of either of you;
- b] damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your Relative or your Travelling Companion, or to an employee of either of you;
- c] the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d] the conduct of a business, profession or trade;
- e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers’ Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] disease that is transmitted by you;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on you a liability which you would not otherwise have;
- jj] assault and/or battery committed by you or at your direction; or

- k] conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

## Section 16 – Rental Vehicle Excess

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

### 16.1 We will pay

- a] We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if during the Journey, the Rental Vehicle 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.

### 16.2 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.

**You must also check “General exclusions applicable to all sections” pages 35 to 38 for other reasons why we will not pay.**

# 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 is for 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 of 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.
- 16] 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 Journey. For the purpose of this exclusion, manual work includes:
  - the use of plant, machinery, or power tools,
  - work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, alcohol or entertainment industries, or
  - working at sea or as aircrew.

## Medical

- 17] Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section **“Pre-existing medical conditions”** (pages 10 to 12), Policy Section 1.1 d) (page 20) and Policy Section 4.1 e) (page 24).
- 18] You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 19] Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.

- 20] 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.
- 21] Your claim Arises out of pregnancy, childbirth or related complications.
- 22] 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.
- 23] 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.
- 24] Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 25] Your claim Arises from suicide or attempted suicide.
- 26] Your claim Arises from a sexually transmitted disease.
- 27] You were under the influence of any intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 28] 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.
- 29] 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.
- 30] 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.
- 31] Your claim Arises from, is related to or associated with elective surgery, or treatment.
- 32] Your claim Arises, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an Injury or Sickness that would otherwise be covered by this Policy.
- 33] You arrange to travel when you know of circumstances that may lead to your Journey being disrupted or cancelled.

## Sports and Leisure

- 34] 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.
- 35] 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.
- 36] 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.
- 37] Your claim Arises from snow sport activities.

# Claims

## How to make a claim

You must give us notice of your claim as soon as possible by calling us on 1300 725 154. If there is a delay in claim notification or you do not provide us with sufficient detail to process your claim, 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.
- 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 possible.
- 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.

## 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.

## Depreciation

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

## 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 provided your claim is covered by this Policy. 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 your Excess)
- 4] To you, your 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.