



SINGAPORE  
AIRLINES

Integrated Travel Insurance

Product Disclosure Statement

### Contact Allianz Global Assistance

Sales and general enquiries

1800 764 661

### 24 hour Emergency Assistance

**+61 7 3305 7499** (overseas)

**1800 010 075** (within Australia)

Please note additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

### This insurance is issued and managed by

AWP Australia Pty Ltd  
trading as Allianz Global Assistance  
ABN 52 097 227 177  
AFS Licence 245631  
as an agent for Allianz

### Registered Office

Level 16, 310 Ann Street  
Brisbane QLD 4000

### This insurance is underwritten by

Allianz Australia Insurance Limited  
ABN 15 000 122 850  
AFS Licence 234708  
Level 16, 10 Carrington St  
Sydney, NSW 2000

**Prepared on 16 January, 2024.**

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# 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 this product and to compare it with other products you may be considering.

This PDS sets out the cover available, what isn't covered 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. Before you make any decisions about the product, you should read this PDS carefully to ensure that it is suitable for you.

You need to decide if the benefit limits, type, and level of cover are appropriate for you and will cover your potential loss.

You may be eligible under other insurance that include some or all of the benefits provided under this product. You should read this Product Disclosure Statement carefully and consider whether this product suits your objectives, financial situation or needs.

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

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

## Understanding this product and its important terms and conditions

To properly understand this product's features, benefits, limits, conditions and exclusions you need to carefully read this document in full, including without limitation, please read:

- the section headed **Purchasing this Product** – contains important information on who is eligible to purchase a policy, age limits, your period of cover and when the cover can be extended or amended, applicable excess, your insurance premium, the cooling-off period, and more;
- about the benefit limits we will pay that apply in the **Table of Benefits**, the section headed **Pre-existing Medical Conditions** (remember certain words have defined meanings - see the section headed **Our Definitions** on pages 46 to 50).
- the section headed **Your Duty to take reasonable care not to make a misrepresentation**;
- the section headed **Other Things You Need To Know** - contains information on the **General Insurance Code of Practice**, the **Financial Claims Scheme**, our **Privacy Notice**, and more;



- what we cover and what we do not cover under each **Policy Benefits** section (where applicable to any cover you purchase), and in the section headed **General Exclusions**;
- the section headed **Claims** - when you can choose your own doctor, and when you should contact Allianz Global Assistance concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation. This section also sets out important information about how we will consider claims and certain obligations that you and we have, circumstances in which we may refuse to pay or reduce the amount we will pay in relation to a claim, our dispute resolution process, and more.

## Updating the PDS

We may need to update this PDS from time to time. We will do this if certain changes occur, and we are required and permitted by law to do so. 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 to correct a misleading or deceptive statement or an omission that is materially adverse, from the point of view of a reasonable person considering whether to buy this product, Allianz Global Assistance may provide the updated information on their website.

You can also get a paper copy of the updated information free of charge by calling the contact number shown on the back cover of this PDS.

## Who is the insurer?

This product is underwritten by Allianz Australia Insurance Limited  
ABN 15 000 122 850 AFS Licence No. 234708 (Allianz), telephone 132 664.

## Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, of Level 16, 310 Ann Street, Brisbane, QLD 4000, telephone (07) 3305 7000.

Allianz Global Assistance has been authorised by Allianz to enter into 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 the benefits of this insurance.

For all assistance services, you may contact Allianz Global Assistance 24 hours a day, 7 days a week.



# Purchasing this Product

## Who is eligible to be covered under the policy?

You are eligible to be covered under the policy if you meet the following criteria:

- you have a permanent home in Australia and you:
  - are a permanent resident of Australia; or
  - hold a current Australian visa - but not a tourist or working holiday visa - that will remain valid after your journey ends and allows you unrestricted right of entry into Australia; or
  - hold a valid Australian Medicare card; and
- you purchase your policy before starting your journey; and
- your journey will start and end in Australia; and
- you are aged under 75 years at the time the Certificate of Insurance is issued.

To be offered insurance under this policy all persons listed on the Certificate of Insurance must be aged under 75 years and at least one person must be 18 years of age or older at the time the certificate of insurance is issued.

Please note that if requested, you will need to prove your eligibility (where reasonable) by providing any of the following:

- a) a copy of your passport;
- b) Australian residency documents;
- c) a copy of your current visa;

- d) a copy of your valid Medicare card; or
- e) other official documents confirming your right to reside in Australia.

## Plan Type

This product contains the following plan:

### International

This International plan covers the insured persons named on the Certificate of Insurance.

The benefit limits shown in the **Table of Benefits** on page 9 sets out the benefits and limits which apply to each insured person listed on the Certificate of Insurance.

## Period of cover

We will confirm the issue of your policy by providing you with a Certificate of Insurance. The Certificate of Insurance will list the period you are insured for. See **When does my cover start?** and **When does my cover end?** below.

### Important travel alert information

Before purchasing your travel insurance, check [www.smarttraveller.com.au](http://www.smarttraveller.com.au) and [www.allianzpartners.com.au/travel-insurance/travel-alerts](http://www.allianzpartners.com.au/travel-insurance/travel-alerts) for travel alerts or advisories for your intended destination(s). Coverage may be affected or declined where a claim arises because you did not follow an advice or warning issued by an Australian government relating to your destination. This includes travelling when a *'Reconsider your need to travel'* or *'Do not travel'* alert is in place and not taking action to minimise or avoid any potential claim. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

## Where will I be covered?

The Certificate of Insurance will list the destination(s) selected within your flight booking, including stopovers. Cover will be provided for these destinations including their country and region. In addition, the Certificate of Insurance will also list the region/s you can travel to with this cover at no additional cost. See pages 51 to 53 for our **Regions** list.

## Where will I not be covered?

Your policy will not provide cover outside of the destination(s), countries and/or regions listed on your Certificate of Insurance.

## When does my cover start?

Cover under **Benefit 2.1 Cancellation** begins from the date your policy is issued - this is shown on your Certificate of Insurance as the date of issue. Note that cover under **Benefit 2.1 Cancellation** only applies to the travel arrangements you will be using between the start and end dates shown on your Certificate of Insurance.

Cover for all other benefits begins when you start your journey or on the start date shown on your Certificate of Insurance, whichever happens later.



Please note, if there are any changes to your flight dates, these will not automatically be updated on your Certificate of Insurance. To make any changes to your policy, please contact us using the phone number provided on the back of the PDS.

## When does my cover end?

All cover finishes at the end of your journey or on the end date shown on your Certificate of Insurance whichever happens first.

## Automatic extensions of cover

Your cover will be extended at no additional charge if your return to your home 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 an event that is covered under this policy. If the event

causing the delay is not covered under this policy, please refer to the **Amending or extending your cover** section of the PDS as you may be eligible to extend your original period of cover.

The cover provided under **Benefit 1.3 Accidental Death** will not automatically extend for any period more than 12 consecutive months from the start date shown on your Certificate of Insurance, in any circumstances.

The cover will end when you return home or if after assessment of your claim, the reasonable medical advice is that you are medically fit to return to Australia, the cover will end on the date that Allianz Global Assistance would have been able to reasonably facilitate your return to Australia.

## Amending or extending your cover

If you would like to make an amendment to your cover or extend your period of cover, you will need to apply for cover prior to the expiry of your original policy. To apply, please contact us using the phone number provided on the back of the PDS. The period of cover cannot exceed 12 months from the original start date shown on your Certificate of Insurance.

Please note, acceptance is not guaranteed and may be subject to certain underwriting requirements. If accepted, additional premium will apply.





## Excess



An excess is an amount which may be deducted from any claim payment we make to you. Please read the following information about the types of excesses which may apply to your policy.

### Base excess

Your policy has a base excess which is shown on your Certificate of Insurance.

The base excess applies to all events causing a claim except where the claim is payable under any of the following benefits in which case the base excess will not apply:

#### 1.1 Overseas Emergency Assistance

#### 3.2 Travel Delay Expenses

#### 4.2 Luggage & Personal Effects Delay Expenses

#### 4.4 Theft of Cash

## Applying for cover

When you apply for your policy, we will confirm with you things such as the period of cover, your premium, and what excess will apply, and whether any standard terms are to be varied. These details will be recorded on the Certificate of Insurance issued to you which may vary the standard PDS terms.

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 number shown on the back cover of this PDS.

If we are unable to offer you the cover you seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, pre-existing medical conditions or people of a certain age. In such a case, if you would like to discuss your options please use the contact details on the back cover of this PDS, or contact the Insurance Council of Australia (ICA) - the ICA provides a referral service which is available on their website at [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au). Select '*Find an Insurer*' to view a list of general insurers who may be able to provide insurance to suit your requirements.

## Your insurance premium

The cost of your insurance is called a 'premium'. You will be told the premium that is payable for your policy when you apply and it will be shown on your Certificate of Insurance.

The premium amount is calculated using a number of factors including:

- your risk profile. We work this out using a number of factors such as:
  - your travel destination(s),
  - the length of your journey,
  - the number of people to be insured under the policy, and their ages,
  - the time between the date you purchase your policy and the start date of your journey,
  - the likelihood of a claim being made on your policy.
- any commission and government charges we pay, such as Stamp Duty and GST;
- any other charges we tell you about.

## Cooling-off period

Even after you have purchased your policy, you have cooling-off rights.

If you decide that you do not want your policy, you may cancel it within 14 days after you are issued your Certificate of Insurance. We will give you a full refund of the premium you paid, provided:

- you have not started your journey; and
- you do not want to make a claim under your policy; and
- you do not want to exercise any other right under your policy.

## Cancellation after the cooling-off period

If you wish to cancel your policy more than 14 days after you are issued your Certificate of Insurance, we will provide a partial premium refund of the premium you paid, provided:

- you have not started your journey; and
- you do not want to make a claim under your policy; and
- you do not want to exercise any other right under your policy.

We will calculate the partial refund on a pro-rata basis from the date you contact us to cancel your policy until the end date of the period of cover provided by your policy.



## Cancellation after the cooling-off period due to COVID-19

If you have been prevented from travelling or, where you have already commenced your journey, you have had your journey shortened, because:

- of a border closure arising from COVID-19; or
- you are required to complete a mandatory quarantine period because of where you are travelling or intend to travel to or from.

you may cancel your policy after the cooling-off period. We will give you a partial refund or full refund of the premium you paid, subject to the conditions outlined below.

The border closure or quarantine must be:

- due to COVID-19; and
- enforced by a government or other competent authority in the jurisdiction where you are travelling or intend to travel to or from; and
- in effect at the time you cancel your policy or at the time when you are due to commence your journey.

We will calculate any premium refund we give you due to border closure or quarantine arising from COVID-19 as follows:

### If you have not commenced your journey

We will provide a full premium refund.

### If you have commenced your journey

We will provide a partial premium refund.

We will calculate the partial refund on a pro-rata basis from the date you returned home from your journey until the end date of the period of cover provided by your policy.

You will not be eligible for any premium refund if:

- you have made a claim which is paid in part or full; or
- you want to make a claim; or
- you want to exercise any other right under your policy.

## Table of Benefits

The table below sets out the benefits that apply to each of the plans listed and the maximum amount we will pay for all claims combined under each benefit. **This table is a summary only. Please carefully read the PDS in full to ensure you understand the extent of cover provided and limitations (including any sub-limits) that apply.**

Benefits	International Plan
	individual benefit limit
1.1 Overseas Emergency Assistance <sup>^</sup>	\$20 million*
1.2 Overseas Medical & Hospital Expenses <sup>^</sup>	\$20 million
1.3 Accidental Death	\$25,000
1.4 Permanent Disability <sup>^#</sup>	\$25,000
2.1 Cancellation	\$50,000*
3.1 Additional Expenses	\$50,000*
3.2 Travel Delay Expenses	\$2,000*
3.3 Alternative Transport Expenses <sup>^</sup>	\$5,000
4.1 Luggage, Personal Effects & Valuables	\$10,000*
4.2 Luggage & Personal Effects Delay Expenses	\$500
4.3 Travel Documents, Transaction Cards & Travellers Cheques <sup>^</sup>	\$5,000
4.4 Theft of Cash	\$250
5.1 Rental Vehicle Excess	\$6,000
6.1 Personal Liability <sup>#</sup>	\$5 million

<sup>^</sup> you do not have cover under this benefit while travelling in Australia.

\* sub-limits apply - refer to the **Policy Benefits** section of the PDS for details.

<sup>#</sup> you will not have cover under **Benefits 1.4 Permanent Disability** and **6.1 Personal Liability** for any claims arising from your participation in snow sport activities or you riding as a pillion passenger or driver on a motorcycle, moped or motorised scooter.



# Epidemics and Pandemics (such as COVID-19)

If during your period of cover, you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as **COVID-19**, cover is available to you under the following sections:

- 1.1 Overseas Emergency Assistance
- 1.2 Overseas Emergency Medical & Hospital Expenses
- 2.1 Cancellation
- 3.1 Additional Expenses

If during your period of cover, your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as **COVID-19**, which impacts your journey, cover is available to you under the following sections:

- 2.1 Cancellation
- 3.1 Additional Expenses

**Terms, conditions, exclusions, limits and applicable sub-limits apply.** Please refer to the **General Exclusions** section and the exclusions set out in each of the sections listed above.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to **General Exclusions** Travel Alerts and other warnings and Acting intentionally or recklessly for more information.

Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.

## Pre-existing Medical Conditions

This product does not provide any cover for any claims arising from, related to or associated with any pre-existing medical condition suffered by any person, including anyone listed on the Certificate of Insurance.

It is important that you read and understand the meaning of the phrase '**pre-existing medical condition**' which is defined in the section **Our Definitions** on page 46.

### Relatives with Pre-existing Medical Conditions

No cover is available under this product for any claims arising from, related to or associated with any pre-existing medical condition suffered by any person, unless it meets the requirements under sub-section 2.1.1 or sub-section 3.1.1 e).



This product may not be suitable if you require cover for your pre-existing medical condition(s). There may be other products available to you that will provide cover for your pre-existing medical condition(s).

## Travel during pregnancy

If you know you are pregnant at the time of purchasing your policy, and:

- you have had pregnancy complications<sup>△</sup> with this or a previous pregnancy; or
- you are expecting more than one child

no cover is available for claims arising from, related to or associated with your pregnancy.

If the above circumstances do not apply to you, you do not need to tell us about your pregnancy as your policy will automatically provide cover for pregnancy-related claims arising from an unforeseen event, as long as:

- the event occurred prior to the 24th week of your pregnancy; and
- it is not something excluded under the policy.

This automatic cover will also apply if you fall pregnant or discover you are pregnant after your Certificate of Insurance has been issued.

**Important:** the cover provided under this product in relation to pregnancy is for unforeseen events only. Even if Allianz Global Assistance has included cover under your policy for your pregnancy, this product will **never** provide any cover for:

- a pregnancy once it is 24 weeks or more gestation; or
- any expenses for routine or regular antenatal care; or
- childbirth at any stage of your pregnancy or costs relating to the care or health of a newborn child, other than as a result of an accident occurring prior to the 24th week of your pregnancy which:
  - causes you to give birth prematurely; or
  - requires you to be admitted to hospital beyond the 24th week of your pregnancy, during which time your child is born.

Please ensure you read the other sections of the PDS so that you are aware of the limitations and extent of the cover the policy provides. In particular, please consider the **General Exclusions** on pages 32 to 36 as well as **Our Definitions** on pages 46 to 50.

<sup>△</sup>We define 'pregnancy complications' as meaning a medical condition for which the diagnosis is distinct from pregnancy but is caused by or adversely affected by pregnancy.

### Useful Tips

1. It's a good idea to make sure your doctor and/or midwife are aware of your travel plans.
2. Be aware that due to health and safety requirements, many airlines and ferry/cruise companies have their own restrictions regarding travel during pregnancy.  
  
Please note that their requirements may be different to the terms and conditions set out in this product.
3. Consider whether this insurance is appropriate for your needs if you are planning to travel beyond 24 weeks' gestation.



# Activities included in this product

This product automatically provides cover for your participation in the following activities during your journey. **All other activities are excluded from cover under your policy.**

Please refer to the benefit under which your claim is made and ensure you also read all the other sections of the PDS so that you are aware of the limitations and extent of the cover this product provides. In particular, please consider the **General Exclusions** on pages 32 to 36 as well as **Our Definitions** on pages 46 to 50.

## Included activities

- aqua zorbing;
- archery;
- bar and restaurant work (excluding security or crowd control);
- bicycling (excluding bicycle motocross (BMX) or downhill mountain biking);
- bungee jumping or canyon swinging;
- camel, donkey or elephant riding (under appropriate supervision);
- Cruising please refer to the definition of cruising in **Our Definitions** on page 46;
- dancing;
- dog sledding;
- diving underwater at a depth no greater than 10 metres;
- diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (in order to be covered for this activity, you must hold an open water diving licence recognised in Australia, or dive with an instructor licensed for these activities, and note that restrictions apply - refer to General Exclusion 'Diving alone');
- fishing (on land or within 2 nautical miles of land);
- fruit picking that does not involve the use of machinery;
- go-karting;
- golf;
- gym activities (excluding powerlifting);
- gymnastics (excluding competitions);
- horse riding (excluding competitions, equestrian events, steeple chasing, jumping, or polo);
- ice skating on a rink (excluding competitive skating, racing, speed skating, and tour skating);
- leisure activities (meaning any activities involving minimal physical exertion that are undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits);
- music and singing;
- motorcycles, mopeds, or motorised scooters - including as the driver or as a pillion passenger (see below);<sup>△</sup>
- orienteering;
- paintball (with eye protection);
- racing on foot as an amateur, for distances up to and including full marathon (42.2 kilometres or 26.2 miles) and note that restrictions apply - refer to General Exclusions 'Activities' and 'Professional sport';
- racquet and ball sports not involving physical contact;
- regulated or licensed ballooning;
- river cruising;
- rockwall climbing (under appropriate supervision);

- safari (under appropriate supervision, but not hunting);
- sailing up to 10 nautical miles from land;
- shark cage diving (subject to diving restrictions listed above);
- shooting (fixed target only);
- skateboarding, roller skating, inline skating (excluding vert skating or acrobatics);
- snorkelling at a depth no greater than 10 metres;
- snow sport activities - please refer to the definition of snow sport activities in **Our Definitions** on page 46;<sup>△</sup>
- soccer;
- surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals (see [www.waterwaysguide.org.au/GradingSystem](http://www.waterwaysguide.org.au/GradingSystem));
- surface water activities (other than sailing) up to 2 nautical miles off any land mass;
- track and field athletics; and
- walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (excluding expeditions to or on the Kokoda Track/Trail).



**Please note, you will only be covered while riding on a motorcycle, moped or motorised scooter if:**

- you hold the appropriate class of licence (excluding learners licences) in Australia for the vehicle you are driving, or a licence valid for the country you are riding in, if your Australian licence is not recognised in that country;
- when you are riding as a pillion passenger on a motorcycle, moped or motorised scooter, the driver holds a licence valid for that vehicle and for the country it is being ridden in. However, this restriction will not apply if it is reasonable that you did not know that the driver was not licensed and no exclusion applies to the circumstances of your claim;
- you wear an appropriate safety helmet at all times; and
- you are not participating in any race or riding a motorcycle, moped, motorised scooter in a professional capacity.



You will not have cover under **Benefits 1.4 Permanent Disability and 6.1 Personal Liability** for any claims arising from your participation in snow sport activities or you riding as a pillion passenger or driver on a motorcycle, moped or motorised scooter.



## Policy Benefits

The maximum amount we will pay for all claims combined, per individual, under each benefit is shown in the **Table of Benefits**. Sub-limits (where applicable) are also shown in the Benefit sections that follow.

Please ensure you also read all the other sections of the PDS so that you are aware of the limitations and extent of the cover the policy provides. In particular, please consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

In order to be sure that you are covered under this policy you should always contact Allianz Global Assistance for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

## 1.1 Overseas Emergency Assistance

Allianz Global Assistance will help you with any overseas medical emergency.

You can contact Allianz Global Assistance at any time 7 days a week.

### 1.1.1 Emergency arrangements

Allianz Global Assistance will arrange and pay the cost of the following assistance services overseas if, during the period of cover for your journey, you injure yourself, or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury, or sickness, is covered by your policy:

- 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, as well as contacting relevant embassies and consulates if required;
- c) provision of any written guarantees for payment under Section 1.2 of reasonable expenses for emergency hospital treatment while overseas;
- d) your medical transfer or evacuation if you must be transported to the nearest overseas hospital for emergency medical treatment or be brought back to Australia with appropriate medical supervision; and
- e) the return to Australia of your dependants if they are left without supervision following your admission to hospital or your evacuation.

In addition:

- f) if you die overseas as a result of an injury, or a sickness, during the period of cover for your journey, we will pay for your reasonable funeral expenses incurred overseas or the cost of bringing your remains back to your home. The maximum amount we will pay per person is \$60,000.

**Please note** that we will not pay for any costs incurred in Australia except the reasonable cost of transporting your remains from the inbound port or airport to your home or nominated funeral service.

### 1.1.2 What we do not cover

To the extent permitted by law, we will not pay:

- a) for any expenses for medical evacuation, funeral expenses incurred overseas or bringing your remains back to your home unless it has been approved by Allianz Global Assistance, such approval shall not be unreasonably withheld or denied. Please contact Allianz Global Assistance to confirm approval for these costs;
- b) for costs and expenses that you would not have incurred had you followed reasonable medical advice. This includes any subsequent medical, hospital or evacuation expenses incurred when you did not follow the reasonable medical advice.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**

## 1.2 Overseas Medical & Hospital Expenses

### 1.2.1 What we cover

If during the period of cover you injure yourself or become sick while overseas (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), we will reimburse the reasonable medical or hospital expenses you incur until you return to Australia provided the relevant injury or sickness is covered by your policy. The medical or hospital expenses must have been incurred for treatment given or prescribed by a medical adviser.

We will pay for treatment received **and/or** hospital accommodation you require up to a maximum period of 12 months after the sickness first presented itself or the injury occurred.

If, after assessment of your claim, the reasonable medical advice is that you should return to Australia for treatment and you do not agree to do so, we will pay you a reasonable amount up to the limit shown in the **Table of Benefits**, equivalent to:

- your medical expenses and/or related costs incurred overseas to the date we advise you to return to Australia; plus
- the reasonable amount it would cost to return you to Australia; plus
- the non-refundable portion of unused travel and accommodation arrangements you would have lost had you followed the advice of Allianz Global Assistance.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

### Overseas Dental Treatment

Subject to the conditions above, we will cover dental expenses that are:

**Due to an injury:** due to an injury if you are involved in an accident while you are overseas and require treatment as provided under sub-section **1.2.1**. We will also pay the necessary costs you incur overseas to repair damage to your teeth caused by injuries you sustained in the accident.

**Due to sudden onset of pain:** due to sudden onset of dental pain that requires urgent treatment while you are overseas.

For cover to apply:

- the tooth or teeth being treated must be healthy natural teeth (including teeth restored with fillings) with no impairment, periodontal or other conditions; and
- the treatment is prescribed by the treating dentist solely for the immediate relief of sudden and acute onset of pain due to either an infection or you biting on something which caused the tooth to chip or break.

### 1.2.2 What we do not cover

To the extent permitted by law, we will not pay for costs or expenses:

- a) when you have not notified Allianz Global Assistance as soon as reasonably practicable of your admission to hospital;
- b) that relate to treatment exceeding more than 2 weeks by a dentist unless approved by Allianz Global Assistance, such approval shall not be unreasonably withheld or denied. Please contact Allianz Global Assistance to obtain approval for these costs;
- c) that you would not have incurred had you followed the reasonable advice of Allianz Global Assistance unless you can show the expense was necessarily incurred in circumstances beyond your control;
- d) if you have received medical care under a Reciprocal Health Care Agreement;

- e) for damage to dentures, dental prostheses, bridges or crowns;
- f) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- g) for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- h) for routine or preventative dental treatment.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**

## 1.3 Accidental Death

### 1.3.1 What we cover

If, during the period of cover for your journey:

- a) you are injured and due to that injury you die within 12 months of it occurring; or
- b) something you are travelling on or in disappears, sinks or crashes and your body is not found within 12 months and you are presumed dead,

we will pay the benefit limit payable under this benefit to your estate.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**

## 1.4 Permanent Disability

### 1.4.1 What we cover

If you are injured during the period of cover for your journey; and

- a) due to that injury, you suffer permanent disability (permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle), within 12 months of the injury occurring; and
- b) your permanent disability continues for at least 12 consecutive months and at the expiry of that period, in the opinion of an appropriate medical specialist, is beyond hope of improvement,

we will pay the benefit limit payable under this benefit to you.

### 1.4.2 What we do not cover

To the extent permitted by law we will not pay if your permanent disability arises from, is related to or associated with your participation in snow sport activities, you riding as a pillion passenger or driver on a motorcycle, moped or motorised scooter or participating in any activity not listed in the **Activities included in this product** section.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**





## 2.1 Cancellation

If you think that you may have to cancel or shorten your journey, you must tell us as soon as possible.

Call us using the contact number shown on the back cover of this PDS, or the 24 hour emergency assistance number if you are still overseas.

### 2.1.1 What we cover

If during the period of cover, your journey is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by you and are outside your control (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), we will reimburse you:

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used by you during your journey, that you have paid in advance of cancellation and cannot recover in any other way, inclusive of:

- your travel agent's cancellation fees and any commission or service fees retained by your travel agent up to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled, limited to \$1,500 per person.

- b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by you as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if you cannot recover your loss in any other way.

We calculate the amount we pay you as follows:

- i) for frequent flyer points, air miles or loyalty card points:
  - the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking,

multiplied by

- the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
- ii) for vouchers, the face value of the voucher. If there is no face value on the voucher we pay the market value.

- c) your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections **2.1.1 a)** and **b)** had your journey been cancelled. We will not pay a claim under sub-section **2.1.1 c)** in addition to a claim under sub-sections **2.1.1 a)** and **b)** for the same arrangements.

However, if during the period of cover for your journey a relative of yours who resides in Australia or New Zealand:

- dies or is admitted to hospital in Australia or New Zealand as a result of a pre-existing medical condition; and
- at the time of death or hospital admission was aged under 85 years; and
- at the time of policy issue you were, or a reasonable person in your circumstances would have been, unaware of the likelihood of their dying or being admitted to hospital,

then, the most we will pay for all claims under sub-sections **2.1.1 a)** and **b)** or sub-section **2.1.1 c)** is \$2,000 per person.

### 2.1.2 What we do not cover

To the extent permitted by law we will not pay your claim if:

- a) you were aware, or a reasonable person in your circumstances would have been aware before your policy was issued, of any reason that may cause your journey to be cancelled, rescheduled or shortened;
- b) caused by the death, injury or illness of any person, including a relative of yours or of your travel companion, who resides outside of Australia or New Zealand or who is aged 85 years or over, unless they are listed as an insured person on your Certificate of Insurance;
- c) caused by the death, injury or illness of your relative arising from a pre-existing medical condition except as specified under sub-section **2.1.1**;
- d) caused by you or your travel companion changing plans;
- e) caused by the breakdown or dissolution of any personal relationship;
- f) caused by any business, financial or contractual obligations which prevents you or your travel companion from travelling. This exclusion does not apply to claims where you or your travel companion are made redundant in Australia except where a reasonable person in a similar situation would have been aware before the policy was purchased that the redundancy was likely to occur;
- g) it arises as a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;

- h) caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- i) caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
- j) caused by the financial collapse or insolvency of any service provider;
- k) caused by the mechanical breakdown of any means of transport;
- l) caused by an act of terrorism; or
- m) you are a full-time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

## 3.1 Additional Expenses

We will reimburse reasonable additional accommodation and travel expenses if you or your travel companion cannot continue your journey, need to return to Australia, or your journey is otherwise disrupted due to any of the events described under sub-sections **3.1.1 a) to f)**.

### 3.1.1 What we cover

#### a) Additional travel & accommodation expenses due to your incapacity

If you cannot continue your journey because of an injury, sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), that needs immediate and continued treatment from a medical adviser and is covered by your policy, we will reimburse your reasonable additional travel and accommodation expenses. To provide proof of incapacity and inability to travel you should, where reasonably practicable, obtain written confirmation from the treating medical adviser. Please call Allianz Global Assistance to confirm approval for these expenses. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Such approval will not be unreasonably withheld or delayed.

#### b) Additional travel & accommodation expenses due to your travel companion's incapacity

If your travel companion cannot continue their journey because of an injury or sickness (but not a pre-existing medical condition) including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, that needs immediate and continued treatment from a medical adviser and

would be covered by this policy, we will reimburse your reasonable additional travel and accommodation expenses for you to remain with your travel companion. To provide proof of your travel companion's incapacity and inability to travel, where reasonably practicable, they should obtain written confirmation from their treating medical adviser. Please call Allianz Global Assistance to confirm approval for these expenses. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Such approval will not be unreasonably withheld or delayed.

#### c) Emergency travel & accommodation expenses for a necessary companion

If during the period of cover available for your journey, you are admitted to hospital with a life threatening or other serious medical condition covered by your policy, or are evacuated for medical reasons covered by your policy we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you, or escort you. The relative or friend must travel to you, stay near you, or escort you on the recommendation of your treating medical adviser and with the prior agreement of Allianz Global Assistance for which approval will not be unreasonably withheld or delayed. Please call Allianz Global Assistance for approval before any expenses are incurred. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

#### d) Return home on medical advice

If you shorten your journey and return to Australia on the advice of your treating medical adviser and with the approval of Allianz Global Assistance, such approval will not be unreasonably withheld or delayed, we will

reimburse your reasonable additional accommodation and travel expenses. We will only pay the cost of the fare class that you had originally planned to return home on and you must take advantage of any pre-arranged return travel to Australia. Please call Allianz Global Assistance to confirm approval for these expenses.

#### e) Return home due to relative's death or hospital admission

If you need to return to Australia earlier than planned because, during the period of cover for your journey:

- your travel companion dies unexpectedly or is admitted to hospital as a result of a serious injury or illness; or
- a relative of yours or of your travel companion, who resides in Australia or New Zealand:
  - dies unexpectedly or is admitted to hospital in Australia or New Zealand as a result of a serious injury or illness; and
  - at the time of death or hospital admission was aged under 85 years,

we will reimburse your reasonable additional travel and accommodation expenses up to the limit shown in the **Table of Benefits**, except if the death, injury or illness arises from a pre-existing medical condition.

If the death, injury or illness arises from a pre-existing medical condition, the most we will pay for all claims under sub-section **3.1.1. e)** will be \$2,000 per person, but only if at the time of policy issue you were, or a reasonable person in your circumstances would have been, unaware of the likelihood of their dying or being admitted to hospital.

Please call Allianz Global Assistance to confirm approval for these expenses.

**f) Return home due to specified events**

If a disruption to your journey arises from any of the following reasons during the period of cover:

- your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
- you unknowingly break any quarantine rule;
- you lose your passport, travel documents or transaction cards or they are stolen; or
- you need to return to Australia early because your home is rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse your reasonable travel and accommodation expenses to return to your home. We will only pay the fare class that you had originally planned to return home on and you must take advantage of any pre-arranged return travel to Australia.

Please call Allianz Global Assistance to confirm approval for these expenses.

If we pay your claim and you do not have a return ticket booked to Australia before the event causing your claim occurred, 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.

Whenever claims are made by you under **Benefits 3.1 Additional Expenses** and **2.1 Cancellation** 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.

### 3.1.2 What we do not cover

To the extent permitted by law, we will not pay your claim if:

- a) you were aware, or a reasonable person in your circumstances would have been aware, of any reason, before your period of cover commenced, that may cause your journey to be cancelled, disrupted or delayed;
- b) caused by the death, injury or illness of your relative arising from a pre-existing medical condition, except as specified under sub-section **3.1.1 e)**;
- c) you can recover your additional travel and accommodation expenses from anyone else. If you are not paid the full amount of your claim, we will make up the difference, up to the amount this policy covers your for;
- d) your claim relates to the financial collapse or insolvency of any service provider;
- e) caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
- f) for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport; or
- g) your claim arises directly or indirectly out of you operating a rental vehicle in violation of the rental vehicle agreement.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**

## 3.2 Travel Delay Expenses

### 3.2.1 What we cover

If circumstances outside your control result in an unexpected delay to your journey of at least 6 consecutive hours during the period of cover, we will reimburse your reasonable additional meals and accommodation expenses. We will pay up to \$250 per person after the initial 6 consecutive hour delay, as well as for each subsequent consecutive 24 hours that the delay continues.

### 3.2.2 What we do not cover

To the extent permitted by law we will not pay if a delay to your journey:

- a) arises from an act of terrorism; or
- b) is caused by the financial collapse or insolvency of any service provider.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**

## 3.3 Alternative Transport Expenses

### 3.3.1 What we cover

If your scheduled transport is cancelled, delayed, shortened or diverted during the period of cover and that means you would not arrive on time to a wedding, funeral, pre-paid airline/rail travel, pre-paid tour/cruise, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event or pre-paid accommodation which, before you left Australia, you had planned to attend or utilise while you are overseas, we will pay your reasonable additional travel expenses to enable you to arrive on time.

### 3.3.2 What we do not cover

To the extent permitted by law we will not pay if the cancellation, delay, shortening or diversion:

- a) arises from an act of terrorism; or
- b) is caused by the financial collapse or insolvency of any service provider.

**Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.**



## 4.1 Luggage, Personal Effects & Valuables

You must take all reasonable precautions to safeguard your luggage and personal effects and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not named on your Certificate of Insurance, or who is not a travelling companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your luggage and personal effects or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

### 4.1.1 What we cover

- a) Cover is provided for your luggage and personal effects or valuables if, during the period of cover for your journey, they are stolen, accidentally damaged or are permanently lost, **unless** they are:

- left in any vehicle (other than as stated in sub-section **4.1.1 b)**); or
- sporting equipment while it is in use; or
- valuables which have been:
  - left in a vehicle at any time (even if they were in a concealed storage compartment), or
  - checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus, including any loss or damage which occurs during the time after check-in but prior to you collecting your items from the designated collection area, in which case no cover will be provided under this benefit.

The amount we will pay will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see the **Depreciation** section on page 43 for more detail);
- the original purchase price;
- the replacement cost; or
- the repair cost,

limited to a maximum amount for any one item of:

- \$3,000 for personal computers, tablets, cameras or video cameras;
- \$1,000 for mobile phones (including smart phones and any items with phone capabilities); or
- \$750 for all other items (including jewellery and watches),

up to the benefit limit shown in the **Table of Benefits**.

We will not apply depreciation to any item we pay for where less than 12 consecutive months have elapsed since the item was purchased new.

A pair or related set of items are considered to be only one item for the purpose of this insurance and the relevant single item limit will be applied.



**For example:** a pair or related set of items could include, but not be limited to, the following:

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

- b) Any luggage and personal effects left in a vehicle will only be covered during daylight hours and only if the items were placed in a concealed storage compartment of a locked vehicle. In the event of theft, forced entry must have been made to the vehicle.

The most we will pay in the event of a payable claim under **4.1.1b)** is \$200 for each item, and \$2,000 in total for all stolen items. No cover is available for valuables left in a vehicle at any time.

The maximum amount we will pay for all claims combined under this benefit is the benefit limit shown in the **Table of Benefits**.

We expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. We may be entitled to reduce your claim if you unreasonably delay or fail to make a report. A reduction in your claim may occur to the extent of the amount of prejudice we have suffered caused by your delay.



### 4.1.2 What we do not cover

To the extent permitted by law, we will not pay a claim in relation to your luggage and personal effects or valuables if:

- a) the loss, theft or damage is to, or of, items which have been left behind in any aircraft, ship, train, tram, taxi, ride share or bus, or in any hotel or motel room after you have checked out;
- b) the luggage and personal effects or valuables were being sent unaccompanied by you or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, inherent defect, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) you do not take all reasonable precautions to safeguard your luggage and personal effects or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
  - at such a distance from you that you are unable to prevent them being taken; or
  - with a person who is not named on your Certificate of Insurance, or who is not a travelling companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your luggage and personal effects or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;

- f) the luggage and personal effects or valuables have an electrical or mechanical breakdown;
- g) the damage relates to:
  - items which are fragile or brittle;
  - cracking or breakage of the screen of mobile phones, smart watches, laptops or tablets; or
  - an electronic component which is broken or scratched,other than where:
  - the item is the lens of spectacles, binoculars or photographic or video equipment; or
  - the damage was caused by a crash involving a vehicle or carrier in which you are travelling; or
- h) 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 if applicable under the plan you have purchased. See the [Depreciation](#) section on page 43 for more details.).

**Please ensure you also read all the other sections of the PDS - in particular, consider the [General Exclusions](#) on pages 32 to 36 and [Our Definitions](#) on pages 46 to 50.**

## 4.2 Luggage & Personal Effects Delay Expenses

### 4.2.1 What we cover

If you need to purchase essential items of clothing or other personal items because items of your luggage and personal effects are delayed, misdirected or misplaced by the carrier for more than 12 consecutive hours (except on the leg of your journey to your home), we will reimburse you for the reasonable expenses you incur to purchase essential items of clothing or other personal items.

You should make reasonable efforts to obtain confirmation from the carrier who was responsible for your luggage and personal effects confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.



If your items are not returned to you and are considered to be permanently lost, we will deduct the amount we have paid you under this benefit from any payable claim you have made under Benefit 4.1 Luggage, Personal Effects & Valuables for those items.

### 4.2.2 What we do not cover

To the extent permitted by law, we will not pay if you are entitled to compensation from the carrier 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.

**Please ensure you also read all the other sections of the PDS - in particular, consider the [General Exclusions](#) on pages 32 to 36 and [Our Definitions](#) on pages 46 to 50.**

## 4.3 Travel Documents, Transaction Cards & Travellers Cheques

### 4.3.1 What we cover

If during the period of cover for your journey, you lose any essential travel documents (including passports), transaction cards or travellers cheques, or they are stolen from you or destroyed, we will reimburse you for:

- the issuer's fees for any replacement costs (including communication costs) of the items which have been lost, stolen or destroyed; and/or
- any loss resulting from fraudulent use of your lost or stolen transaction cards or travellers cheques other than those amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques.

Where reasonably practicable, we expect you to report any loss or theft to the police and, in the case of transaction cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the transaction cards or travellers cheques were issued.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. We may be entitled to reduce your claim if you unreasonably delay or fail to make a report. A reduction in your claim may occur to the extent of the amount of prejudice we have suffered caused by your delay.

Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

## 4.4 Theft of Cash

### 4.4.1 What we cover

If cash, bank notes, currency notes, postal orders or money orders are stolen from your person during the period of cover for your journey, we will reimburse you up to the amount shown in the **Table of Benefits**.

Where reasonably practicable, we expect you to report the theft 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 should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. We may be entitled to reduce your claim if you unreasonably delay or fail to make a report. A reduction in your claim may occur to the extent of the amount of prejudice we have suffered caused by your delay.

Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

## 5.1 Rental Vehicle Excess

This cover will apply if:

- you hire a rental vehicle from a rental company or agency;
- you are a nominated driver on the rental vehicle agreement; and
- the rental vehicle agreement offered by the rental company or agency specifies a maximum amount that you must pay if the rental vehicle is damaged or stolen.



This Benefit only provides cover for the amount specified in your rental vehicle agreement that you are responsible to pay if you are involved in an accident or the rental vehicle is stolen. Please carefully read the rental vehicle agreement and the options available to limit the amount you are responsible for. The rental vehicle agreement may also contain conditions or exclusions that you need to be aware of.

This Benefit may not provide cover for items, such as but not limited to, tyres, rims, windscreens, glass, roof and/or underbody if damage to these items is in addition to the specific amount shown in your rental vehicle agreement that you are responsible to pay for damage or theft.

### 5.1.1 What we cover

#### a) Rental vehicle accident/theft

If, during the period of cover for your journey, the rental vehicle is:

- involved in a motor vehicle accident while you are driving it; or
- damaged or stolen while in your custody,

we will pay you the lesser of:

- the amount specified that you are liable to pay under your rental vehicle agreement; or
- the cost of property damage for which you are liable,

up to the limit shown in the **Table of Benefits**. To support your claim, you will need to take reasonable steps to provide:

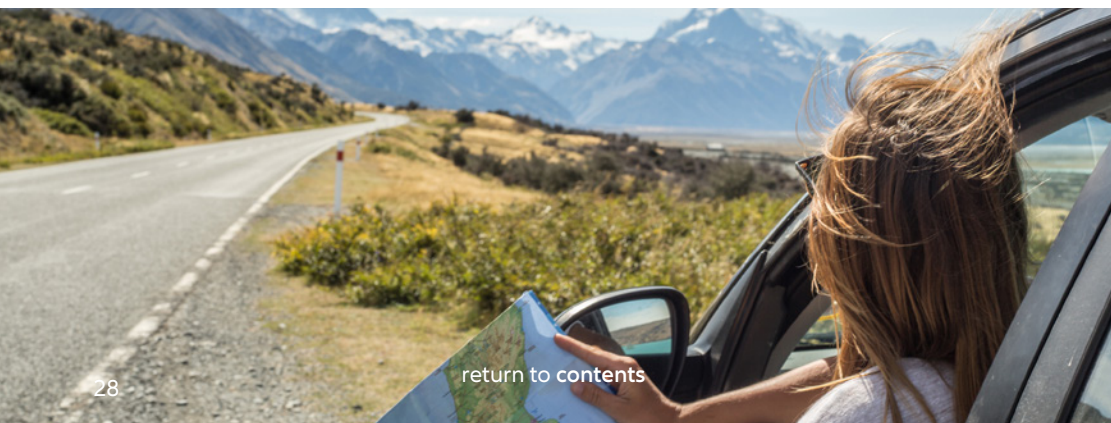
- your rental vehicle agreement;
- the incident report that was completed; and
- written confirmation from the rental company or agency of the amount for which you are liable.

You may also need to provide:

- the repair account and invoice from the motor vehicle repairer (if available to you); and
- an itemised list of the value of the damage.

#### b) Return of rental vehicle due to incapacity

If you are incapacitated during the period of cover for your journey by an event covered by this policy, and you are diagnosed by the treating medical adviser as unfit to return the rental vehicle to the nearest depot, we will pay up to the amount shown in the **Table of Benefits** for the cost of returning the rental vehicle.





### 5.1.2 What we do not cover

To the extent permitted by law, we will not pay for a claim which arises from, or is for:

- a) any damage or theft caused by you using the rental vehicle in breach of the terms of the rental agreement;
- b) you using the rental vehicle without a licence for the purpose you were using it (such as carrying freight or passengers for payment);
- c) any loss or damage involving an unauthorised driver;
- d) costs other than those specified in sub-section 5.1.1 a) or b); or
- e) diminishment of value, depreciation, administration charges or other fees or any loss of use penalties charged by the rental company or agency.

Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

## 6.1 Personal Liability

### 6.1.1 What we cover

If you become legally liable to pay compensation for:

- death or bodily injury to someone else; or
- physical loss of, or damage to, someone else's property,

as a result of an accident, or a series of accidents arising out of the one event, that happens during your journey, then we will cover you for:

- the compensation (including legal costs) awarded against you; and
- any reasonable legal costs incurred by you for settling or defending a claim made against you, providing you have approval in writing from Allianz Global Assistance before incurring these costs. If you fail to do so, we will only pay for costs incurred up to the amount we would have authorised had you asked us first. Please contact Allianz Global Assistance to confirm approval for these costs.

Where reasonably practicable, we should be told as soon as you or your personal representatives are aware, or a reasonable person in your circumstances would have been aware, of a possible prosecution, inquest, fatal injury, accident or incident which might lead to a claim against you.

You should not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

### 6.1.2 What we do not cover

To the extent permitted by law, we will not pay any amount you become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily injury to you, your travel companion or to a relative or employee of any of you;
- b) loss of or damage to property belonging to, or in the care, custody or control of you, your travel companion, a relative or an employee of any of you;
- c) your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) your conduct of, or employment in any business, profession, trade or occupation;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance, or compensation scheme or fund, or under Workers Compensation legislation, or an industrial award or agreement;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) illness, sickness or 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;
- j) assault and/or battery committed by you or at your direction;

- k) any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent; or
- l) your participation in snow sport activities, you riding as a pillion passenger or driver on a motorcycle, moped or motorised scooter or participating in any activity not listed in the **Activities included in this product** section.

Please ensure you also read all the other sections of the PDS - in particular, consider the **General Exclusions** on pages 32 to 36 and **Our Definitions** on pages 46 to 50.

# General Exclusions

In addition to any exclusions listed under each benefit in the **Policy Benefits** here is a list of things that, to the extent permitted by law, we won't cover under any benefit of the policy unless your policy specifically allows it, as well as a list of things that we will never cover.

Please ensure you read these general exclusions, together with the other sections of the PDS, so that you are aware of the limitations and extent of the cover the policy provides. In particular, please consider **Our Definitions** on pages 46 to 50.

## What we don't cover unless your policy specifically allows it

Exclusion	Wording
<b>Activities</b>	<p>Your claim arises from, or is in any way connected with you participating in:</p> <ul style="list-style-type: none"> <li>any activity not listed in the <b>Activities included in this Product</b> section of the Product Disclosure Statement</li> <li>any race, speed or time trial, or endurance event other than amateur racing on foot in races for distances up to and including the full marathon (42.2 kilometres or 26.2 miles); or</li> <li>flying other than when you are travelling as a passenger in: <ul style="list-style-type: none"> <li>a fully licensed aircraft operated by an airline or charter company; or</li> <li>a regulated or licensed hot air balloon.</li> </ul> </li> </ul>
<b>Pre-existing Medical</b>	<p>Your claim arises from a pre-existing medical condition of you, or your travel companion, or a relative unless:</p> <ul style="list-style-type: none"> <li>the pre-existing medical condition is a pregnancy that you did not need to disclose to us as advised under the <b>Travel During Pregnancy</b> section; or</li> <li>it meets the requirements under sub-section <b>2.1.1</b> or sub-section <b>3.1.1 e</b>).</li> </ul>

## What we don't cover unless your policy specifically allows it

Exclusion	Wording
<b>Pregnancy</b>	<p>Your claim arises directly or indirectly out of pregnancy or pregnancy complications except where:</p> <ol style="list-style-type: none"> <li>you did not need to disclose your pregnancy to us as advised under the <b>Travel During Pregnancy</b> section; or</li> <li>it is as a result of an accident occurring prior to the 24th week of your pregnancy which: <ul style="list-style-type: none"> <li>causes you to give birth prematurely; or</li> <li>requires you to be admitted to hospital beyond the 24th week of your pregnancy, during which time your child is born.</li> </ul> </li> </ol> <p><b>Important:</b> Even if Allianz Global Assistance has included cover under your policy for your pregnancy, other than as set out in point b) above, this policy will never provide any cover for:</p> <ul style="list-style-type: none"> <li>a pregnancy once it is 24 weeks or more gestation;</li> <li>any expenses for routine or regular antenatal care;</li> <li>childbirth at any stage of your pregnancy; or</li> <li>care of, or relating to the health of, a newborn child.</li> </ul>
<b>Private medical treatment</b>	<p>You elect to receive private medical treatment where public funded services or treatment is readily available, including medical or hospital treatment under a Reciprocal Health Care Agreement between the Government of Australia and the government of any other country, unless Allianz Global Assistance has agreed to you receiving that private medical treatment. Please contact Allianz Global Assistance to confirm approval for these costs.</p>
<b>Vehicles</b>	<p>Your claim arises directly or indirectly from, or is in any way connected with you:</p> <ul style="list-style-type: none"> <li>riding a quad bike,</li> <li>driving or riding a vehicle as the driver, unless you hold the appropriate class of licence (excluding learners licences) in Australia for that vehicle, or a licence valid for the country you are travelling in if your Australian licence is not recognised in that country.</li> </ul> <p>This exclusion does not apply to you travelling as a passenger in a taxi or other transport vehicle.</p>

What we will never cover	
There is no cover under any benefit of this policy if:	
Exclusion	Wording
<b>Acting intentionally or recklessly</b>	<p>You do not do everything you reasonably can to avoid or reduce any loss as much as possible or you intentionally or recklessly act in a way that:</p> <ul style="list-style-type: none"> <li>– reasonably poses a risk to your safety or the safety of your luggage and personal effects, valuables or other belongings; or</li> <li>– increases the chance of a claim being made under the policy, unless you do so in an attempt to protect the safety of a person or to protect property.</li> </ul>
<b>Addiction</b>	<p>Your claim arises from:</p> <ul style="list-style-type: none"> <li>• you or any other person being admitted to hospital or confined to a clinic, where you or that other person (as the case may be) is being treated for addiction to drugs, substances or alcohol, or is using the hospital or clinic as a nursing, convalescent or rehabilitation place; or</li> <li>• a therapeutic or illicit drug, substance or alcohol addiction suffered by you or any other person.</li> </ul>
<b>Aware of circumstances</b>	At the time of purchasing this product, you were aware, or a reasonable person in your circumstances would have been aware, of something that would give rise to you making a claim under the policy.
<b>Diving alone</b>	An incident or event occurs while you are diving alone.
<b>Elective surgery</b>	Your claim arises from, is related to or associated with elective surgery, and/or treatment received by you or your travel companion during your journey.
<b>Epidemic/pandemic</b>	<p>Your claim arises from, is related to an epidemic or pandemic unless your claim relates to you or your travel companion contracting an epidemic or pandemic sickness and cover is expressly included in the following sections:</p> <p><b>1.1 Overseas Emergency Assistance</b></p> <p><b>1.2 Overseas Medical &amp; Hospital Expenses</b></p> <p><b>2.1 Cancellation</b></p> <p><b>3.1 Additional Expenses</b></p>
<b>Errors or omissions</b>	Your claim arises from errors or omissions in any booking arrangements or failure to obtain any relevant visa, passport or travel documents.

What we will never cover	
There is no cover under any benefit of this policy if:	
Exclusion	Wording
<b>Government confiscation</b>	Your claim arises from a government authority confiscating, detaining or destroying anything.
<b>Health insurance</b>	Your claim arises from, or is in any way related to or associated with any loss, damage, liability, event, occurrence, injury or sickness where providing you with such cover would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or where Allianz does not have the necessary licenses or authority to provide such cover.
<b>Ignoring safety warnings</b>	Your claim arises directly or indirectly from, or is in any way connected with, you not observing all safety warnings and advice about adverse weather and terrain conditions.
<b>Illegal acts</b>	Your claim arises because you breach any government prohibition or regulation, including visa requirements or intentionally act illegally.
<b>Loss of enjoyment</b>	Your claim is for loss of enjoyment of any kind.
<b>Medical complications</b>	Your claim arises, or is a consequence of complications from, medical, surgical or dental procedures or treatments received by you or your travel companion during your journey that are not for an injury, or sickness, that would be otherwise covered by this policy.
<b>Medication already in use</b>	Your claim is for the cost of medication you are using at the time the journey began or the cost for maintaining a course of treatment you were on prior to the start of the journey.
<b>Nuclear materials, biological or chemical weapons</b>	<p>Your claim arises from:</p> <ul style="list-style-type: none"> <li>• a nuclear reaction or contamination from nuclear weapons or radioactivity; or</li> <li>• biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.</li> </ul>
<b>Professional sport</b>	Your claim arises from you or your travel companion participating in professional sport of any kind (including professional racing on foot).
<b>Protective gear</b>	Your claim arises directly or indirectly from, or is in any way connected with, you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
<b>Suicide</b>	Your claim arises from your intentional self harm or your suicide or attempted suicide.



What we will never cover	
There is no cover under any benefit of this policy if:	
Exclusion	Wording
<b>Travel against medical advice</b>	Your claim is in respect of travel booked or undertaken by you against the advice of any medical adviser.
<b>Travel alerts and other warnings</b>	<p>Your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of:</p> <ul style="list-style-type: none"> <li>by the Australian government (when a '<i>Reconsider your need to travel</i>' or '<i>Do not travel</i>' alert is in place), which can be found on <a href="http://www.smartraveller.gov.au">www.smartraveller.gov.au</a>; or</li> <li>which was published in a reliable mass media source.</li> </ul>
<b>Under the influence</b>	Your claim arises from, or is caused, or is contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions.
<b>Violation of sanctions, laws or regulations</b>	Providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.
<b>War</b>	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.
<b>Workers compensation</b>	Your claim is for a loss which is recoverable by compensation from any transport provider, or under any workers compensation law, government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.

## Your duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers

or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us using the contact information on the back cover of this PDS.



# Other things you need to know

## Limitation of cover

Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

## Jurisdiction and choice of law

Your 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.

## General Insurance Code of Practice

Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice.

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of this PDS.

For more information on the Code Governance Committee (CGC) go to [www.insurancecode.org.au](http://www.insurancecode.org.au).

## Financial Claims Scheme

In the unlikely event Allianz were to become insolvent and could not meet its obligations under your 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.

More information can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 558 849.



# Privacy Notice

## We collect your personal information

Your privacy is important to us. To offer, quote, and provide you with this product and our services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' as agent for the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence 234708, collect, store, use, and disclose your personal information including sensitive information. We usually collect it directly from you but sometimes from others such as through our business partners and agents, or from your family members or travelling companions or group leader. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws including the Privacy Act 1988. Personal information we collect includes, for example, your name, address, date of birth, email address, and sometimes your medical information, bank account details (to pay your claim or for refunds), as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address.

## Uses and Purposes of collection

We use your personal information to offer, quote, and provide our travel insurance products to you (including renewals). Further, we use it to manage your and our rights and obligations in connection with any such products, including for claims handling. We may also use it for product development, fraud investigations, marketing, customer data analytics, research, IT systems maintenance and development, recovery against third parties, and to liaise where necessary with Government Departments, regulators, and insurance reference bodies.

We do not use sensitive information for marketing purposes nor do we provide sensitive information to any third parties for marketing.

## Disclosure to third parties

Your personal information may be disclosed to third parties who assist us to carry out the activities in the paragraph above, such as to claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents and broker, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, family members or travelling companions listed on your travel insurance policy, insurance reference bodies in the case of suspicious claims or credit card transactions, and our related and group companies including Allianz. Some of these persons and entities to whom we disclose your personal information may be located in other countries including in Europe, the UK and Ireland, Asia, Canada, the USA, and other countries where Allianz has a presence. We also, where necessary, disclose your personal information to Government Departments and to regulatory bodies.

## Promotional material

We may contact you by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from us, our related companies, as well as offers from our business partners that we consider may be relevant and of interest to you. Where we contact you for promotional purposes, you can withdraw your consent at any time by calling us on 1800 023 767 or by contacting us – see below.

## Providing us with personal information of others

When, in connection with one of our products, you provide personal information to us about another person or you receive personal information from us about another person (such as when you are the primary policyholder for your family or a group obtaining travel insurance from us), we rely on you to have first obtained the other person's consent for you to provide and receive their personal information, and we rely upon you to make them aware of the matters set out in this Privacy Notice. If you don't have the person's consent, you must inform us. Note, if the person is listed as an insured person on the policy and they contact us for information about the policy, we will provide it to them.

## Your right to access

You may also seek access to your personal data and ask us to correct and update it. You may not access or correct personal information of others unless you have been authorised by their express consent, or unless they are your dependants under 16 years of age.

If you have a request for access or a complaint concerning our handling of your personal information, please contact: Privacy Officer, Allianz Partners, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](mailto:DataPrivacyAU@allianz-assistance.com.au).

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5288, Sydney, NSW 2001 if you have a complaint.

For more information about our Allianz Partners Privacy Policy and handling of personal information, including further details about access, correction, and

complaints, please visit our website at [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au) and click on the Privacy & Security link in the footer.

If you do not agree with the matters set out in our privacy policy or will not provide us with the personal information we request, we may not be able to provide you with our products or services including the assessment and payment of any claims. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why.

## Claims

Read through the terms, conditions, exclusions, limits and applicable sub-limits of your policy – for example, the benefits listed under the **Policy Benefits**, the **General Exclusions**, or on your Certificate of Insurance - to check whether you are covered.

You must notify Allianz Global Assistance as soon as you are reasonably aware of any potential claim. Please submit full details of your claim as soon as possible by either:

- lodging your claim on-line 24 hours a day at [www.claimmanager.com.au](http://www.claimmanager.com.au); or
- emailing or posting a completed claim form to Allianz Global Assistance.

You can obtain a claim form by emailing Allianz Global Assistance at [travelclaims@allianz-assistance.com.au](mailto:travelclaims@allianz-assistance.com.au) or by calling the contact number on the back cover of this PDS.

In order to be sure that you are covered under this policy you should, where practical, always contact Allianz Global Assistance for approval before you incur expenses you wish to claim in order to check you are covered and that the amount is reasonable. If you do not, we may reduce your claim to the extent that we are prejudiced.

You must take all reasonable steps to co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

You must take all reasonable steps to give any information Allianz Global Assistance reasonably asks for to support your claim at your expense. Examples of information to support your claim includes police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required Allianz Global Assistance may reasonably ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

- a) If you think that you may have to cancel or shorten your journey you must tell us as soon as possible. Contact Allianz Global Assistance using the contact number shown on the back cover of this PDS, or the 24 hour emergency assistance number if you are still overseas.
- b) For medical, hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- c) For loss or theft of your luggage and personal effects or valuables, report it as soon as reasonably practicable to the police and obtain a written notice of your report. This may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may be entitled to reduce your claim by the amount of prejudice we have suffered.

- d) 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 as soon as reasonably possible and take all reasonable steps to obtain a written report, including any offer of settlement that they may make.

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all reasonably necessary documentation. If they need additional information, a written notification will be sent to you within 10 business days.

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.





## Overseas hospital admission or medical evacuation

If you require emergency assistance, 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 admitted to hospital, or you are being treated as an outpatient and the total cost of such treatment is likely to exceed \$2,000, you or a member of your travelling party, should contact Allianz Global Assistance as soon as reasonably possible to seek approval to incur such cost. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Approval will not be unreasonably withheld or delayed.

**Please note that we will not pay for any hospital, medical or dental costs you incur in Australia.**

This is because we are not licensed to pay these costs in Australia. Therefore, you should treat them as you would any other health-related costs you incur when you aren't travelling, such as claiming through Medicare or your private health insurer.



## You can choose your own doctor

Unless you are treated under a Reciprocal Health Care Agreement you are free to choose your own medical adviser or, if you ask them to, Allianz Global Assistance can appoint a medical adviser to see you, subject to the '**Private Medical Treatment**' exclusion on page 33.

You must, as soon as possible, advise Allianz Global Assistance of your admission 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.



## Other insurance

If any loss, damage or liability covered under this policy is covered by any other insurance, you must give us details. If you make a claim under one insurance and you are paid the full amount of your claim, you cannot make a claim under the other insurance. If you make a claim under any other insurance and you are not paid the full amount of your claim, we will make up the difference, up to the amount this policy covers you for, provided your claim is covered by this policy. We may seek contribution to amounts we have paid, or must pay, from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.



## Depreciation

When taking into consideration the age of a covered item we will deduct the following amounts from our settlement for each item you have claimed:

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For jewellery we will not make any deduction;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%.

### For example:

You have a \$500 digital camera that was purchased 2 years before the date it was lost. The rate of depreciation would be 20% per year.

In settlement of your claim we would pay you \$300 (i.e. we will depreciate the value of the digital camera by 20% of the purchase price for each of the 2 years you have owned it), calculated as follows:

Year 1 - Purchase price of \$500 less 20% (\$100) = \$400

Year 2 - Depreciated value of \$400 less 20% of the purchase price (\$100) = \$300



## How GST may affect 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.

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 your policy.



## 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. Payment will be made by direct credit to a bank account nominated by you.



## You should not admit fault or liability before consulting us

You should not admit that you are at fault for any accident, incident or event causing a claim under your policy, and you must not offer or promise to pay any money, or take any steps in relation to any legal action, without the approval of Allianz Global Assistance. Such approval will not be unreasonably withheld or delayed. If you do, we may reduce or refuse your claim to the extent we are prejudiced.



## 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.



## Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid under your policy, you must take reasonable steps 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.

We may, at our discretion, undertake in your name and on your behalf, control and settle proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

You are to assist and permit to be done, everything reasonably 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.

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

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

Once we pay your total loss, we will pay you the balance of any 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.



## Complaints and disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures. You can contact us to make a complaint and request a copy of our procedures using the contact details provided below.

### Allianz Global Assistance

[www.allianz-assistance.com.au](http://www.allianz-assistance.com.au)

1300 795 636

[idrcommittee@allianz-assistance.com.au](mailto:idrcommittee@allianz-assistance.com.au)

Locked Bag 3014, Toowong DC QLD 4066

If you are not happy with the proposed resolution of your complaint, or we do not make a decision within the period that we tell you we will respond, we will tell you about your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. If you wish to exercise your right to refer your complaint to external dispute resolution, you may contact AFCA using the details provided below.

### The Australian Financial Complaints Authority

[www.afca.org.au](http://www.afca.org.au)

1800 931 678

[info@afca.org.au](mailto:info@afca.org.au)

GPO Box 3, Melbourne VIC 3001



# Our Definitions

When the following words and phrases appear in this PDS, your Certificate of Insurance or any other document that forms part of your policy, they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

## **Accident, accidental, accidentally**

means any sudden and unexpected physical event not intended by you.

## **Accompanying**

means travelling with the insured person for 100% of the journey.

## **Allianz**

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

## **Allianz Global Assistance**

means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

## **Appropriate supervision**

means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

## **Bicycles**

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or a battery.

## **Business samples**

means demonstration goods or examples of goods sold by you or your company.

## **Carrier**

means an aircraft, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

## **Certificate of Insurance**

is the document we give you which confirms that we have issued a policy to you and sets out details of your cover.

## **Chronic**

means a persistent and lasting condition. It may have a pattern of relapse and remission.

## **Concealed storage compartment**

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

## **Cruise or cruising**

means leisure or holiday travel as a passenger on-board a commercially operated sea or ocean-going vessel which has on-board accommodation and trained medical staff, whether or not the travel includes stopping at ports or other locations for sightseeing.

## **Date of issue**

means the date and time of issue on your Certificate of Insurance.

## **Dependant**

means your child or grandchild (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), and who are:

- accompanying you on the journey; and
- aged under 18 years at the time of issue of your Certificate of Insurance.

Dependant does not include any other person who does not meet the criteria listed above.

## **Depreciation**

means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

## **Epidemic**

means an infectious disease that rapidly spreads to a large number of people in a community, population, or region.

## **Excess**

means the deduction we will make from the amount otherwise payable under your policy for each claimable incident or event.

## **Funeral expenses**

means the costs charged by a funeral director for arranging your funeral service and by a cemetery for your burial or a crematorium for your cremation. It does not include the cost of memorialisation.

## **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. It does not include any institution used primarily as a residential care facility, a health retreat, or a rehabilitation or external care facility for the treatment of alcoholism, drug addiction or substance addiction.

## **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.

## **Insolvency or insolvent**

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

## **Jewellery**

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

## **Journey**

means from the time you leave your home or your place of employment or business in Australia to commence your travel and ends when you:

- return to your home in Australia; or
- arrive at a hospital or residential care facility in Australia (if you are evacuated or repatriated for medical reasons),

whichever happens first.

## **Legal costs**

means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which you are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs we agree to pay.

## **Luggage and personal effects**

means your suitcases, trunks and similar containers (including their contents), articles worn or carried by you, and sporting equipment. It does not mean or include any:

- bicycle;
- business samples or items that you intend to trade;
- valuables;
- snow sport equipment;
- passport or travel documents;
- cash, bank notes, currency notes, cheques or negotiable instruments;
- electronic data, software or intangible asset;



- watercraft of any type (other than surfboards);
- furniture, furnishings, household appliances;
- hired items; or
- any other item which may be listed as excluded on your Certificate of Insurance.

#### Medical adviser

means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary current certification in the country in which they are currently practising, and who is not you or your travel companion, or a relative or employee of you or your travel companion.

#### Mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (Used by clinicians and psychiatrists to diagnose psychiatric illnesses. Consult your medical advisor for more information).

#### Natural disaster

means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

#### Overseas

means outside of Australia and its territories.

#### Pandemic

means an epidemic that spreads to multiple countries, continents, or worldwide.

#### PDS

means Product Disclosure Statement and any Supplementary Product Disclosure Statement.

#### Permanent disability

means permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

#### Policy

means this PDS, any Supplementary PDS and your Certificate of Insurance.

#### Pre-existing medical condition

means a condition of which a reasonable person in the circumstances, should have been aware at the time of issue of the Certificate of Insurance, including:

- any dental condition; or
- any physical condition; or
- pregnancy unless the conditions set out in the Pregnancy section are met; or
- any lifelong illness; or
- any chronic illness; or
- any mental illness; or
- any current or previously treated cancer, or

any condition which, in the last two (2) years:

- was treated by surgery (including day surgery); or
- required regular medication; or
- required on-going treatment; or
- was referred to a specialist medical adviser; or
- had regular reviews or check-ups; or
- caused admission to hospital; or
- was treated at a hospital emergency department or out-patient clinic.

#### Pregnancy-related

means arising from or directly connected with the process and changes in a mother resulting from a developing foetus. It covers the mother and foetus, as per the limits and conditions of

cover set out in this policy, when either requires emergency medical care.

#### Proof of your ownership, proof of purchase or value

means receipts, invoices, valuations, and other documents directly showing ownership and value. Where direct proof of ownership or valuation is not reasonably available to the insured, and depending upon the value and nature of the claim, it can include statutory declarations or other information which show the insured is most likely the owner.

#### Professional sport

means training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money more than \$1,000.

#### Quad bike

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

#### Reasonable

means:

- for covered medical, hospital or dental expenses, at the standard level of care given in the country you are in but not exceeding that provided through the public hospital system in Australia;
- for covered booking and travel-related expenses, a level comparable to those you have booked for the rest of your journey; if no similar booked travel arrangements or for covered expenses of relatives, a level that is appropriate and moderate in the circumstances; not extravagant;
- for covered funeral expenses, a level that in the circumstances is moderate; not premium;

- for situations where we ask you to do something such as to assist us or to or provide documents or information or to take reasonable care or to make reasonable efforts - to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
- for reasonable medical advice, advice provided by a doctor or other medically qualified practitioner experienced in the medical issue in question and engaged either on your behalf or on behalf of Allianz Global Assistance to provide medical advice;
- reasonable legal costs or expenses: means the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements, etc; not extravagant;
- for 'a reasonable person', what would be expected of an average person in the circumstances, and achievable by the insured through normal endeavours;
- for any other circumstances, including conduct or acts of a reasonable person - what is reasonable in the circumstances, having regard to common community standards, and fairness.

#### Reciprocal Health Care Agreement

means an agreement between the government of Australia and the government of another country where permanent residents of Australia are provided with subsidised essential medical treatment. (Please visit [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) for details of Reciprocal Health Care Agreements with Australia.)

### Redundant or redundancy

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.

### Relative

means only a grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, spouse, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

### Rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover, rented from a licensed rental company or agency. Rental vehicle does not include any other vehicle irrespective of use or weight.

### Sick or sickness

means a medical condition (including a mental illness), not being an injury, the symptoms of which first occur or manifest after the date of issue.

### Snow sport activities

means amateur skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed terrain, marked slopes or trails that are open, maintained and monitored within ski resort boundaries but does not include any form of racing, acrobatics, jumping, stunting, aerial or freestyle activities.

### Snow sport equipment

means skis, poles, boots, bindings or snowboards. Snow sport equipment does not include any equipment other than the equipment listed.

### Sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with you.

### Transaction card

means a debit card, credit card or travel money card.

### Travel companion

means only those persons with whom you have made arrangements before your Certificate of Insurance was issued, to travel with you for at least 75% of your journey.

### Valuables

means jewellery, antiques, curios or works of art, watches, semi-precious/precious metals or semi-precious stones/precious stones and items made of or containing semi-precious/precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer (including monitors), fax or phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

### Vehicle

means any car, van or bus (including but not limited to a coupe, hatchback, station wagon, SUV/4WD or campervan), motorcycle, moped or scooter.

### We, our, us

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

### You, your, individual, yourself and insured person

means each person named on the Certificate of Insurance.

## Regions

### Worldwide

Algeria	Madagascar	Antigua and Barbuda	Martinique
Angola	Malawi	Argentina	Mexico
Benin	Mali	Aruba	Montserrat
Botswana	Mauritania	Bahamas	Nicaragua
Bouvet Island	Mauritius	Barbados	Panama
Burkina Faso	Mayotte	Belize	Paraguay
Burundi	Morocco	Bermuda	Peru
Cameroon	Mozambique	Bolivia	Puerto Rico
Cape Verde	Namibia	Bonaire, Sint Eustatius, and Saba	Saint Barthelemy
Central African Republic	Niger	Brazil	Saint Kitts and Nevis
Chad	Nigeria	Canada	Saint Lucia
Comoros	Reunion	Cayman Islands	Saint Martin
Congo	Rwanda	Chile	Saint Pierre and Miquelon
Congo, Democratic Republic	Saint Helena	Colombia	Saint Vincent and the Grenadines
Cote d'Ivoire	Sao Tome and Principe	Costa Rica	Sint Maarten
Djibouti	Senegal	Cuba	South Georgia and the South Sandwich Islands
Egypt	Seychelles	Curaçao	Suriname
Equatorial Guinea	Sierra Leone	Dominica	Trinidad and Tobago
Eritrea	Somalia	Dominican Republic	Turks and Caicos Islands
Ethiopia	South Africa	Ecuador	United States of America
French Southern Territories	South Sudan	El Salvador	Uruguay
Gabon	Sudan	Falkland Islands	Venezuela
Gambia	Swaziland	French Guiana	Virgin Islands (British)
Ghana	Tanzania	Greenland	Virgin Islands (U.S)
Guinea	Togo	Grenada	British Indian Ocean Territory
Guinea-Bissau	Tunisia	Guadeloupe	
Kenya	Uganda	Guatemala	
Lesotho	Western Sahara	Guyana	
Liberia	Zambia	Haiti	
Libya	Zimbabwe	Honduras	
	Anguilla	Jamacia	
	Antarctica		

## Europe

Aland Islands	Finland	Liechtenstein	San Marino
Albania	France	Lithuania	Serbia
Andorra	Germany	Luxembourg	Slovakia
Austria	Gibraltar	Macedonia	Slovenia
Belarus	Greece	Malta	Spain
Belgium	Guernsey	Moldova	Svalbard and Jan Mayen
Bosnia and Herzegovina	Hungary	Monaco	Sweden
Bulgaria	Iceland	Montenegro	Switzerland
Croatia	Ireland	Netherlands	Ukraine
Czech Republic	Isle of Man	Norway	United Kingdom
Denmark	Italy	Poland	Vatican
Estonia	Jersey	Portugal	
Faroe Islands	Kosovo	Romania	
	Latvia	Russia	

## Asia

Afghanistan	Iran	Nepal	Timor-Leste
Armenia	Iraq	North Korea	Turkey
Azerbaijan	Israel	Oman	Turkmenistan
Bahrain	Japan	Pakistan	United Arab Emirates
Bangladesh	Jordan	Palestine	Uzbekistan
Bhutan	Kazakhstan	Philippines	Vietnam
Brunei	Kuwait	Qatar	Yemen
Cambodia	Kyrgyzstan	Saudi Arabia	
China	Laos	Singapore	
Cyprus	Lebanon	South Korea	
East Timor	Macau	Sri Lanka	
Georgia	Malaysia	Syria	
Hong Kong	Maldives	Taiwan	
India	Mongolia	Tajikistan	
Indonesia	Myanmar	Thailand	

## Pacific

American Samoa	Marshall Islands	Papua New Guinea	US Minor Outlying Islands
Cook Islands	Micronesia	Pitcairn	Vanuatu
Fiji	Nauru	Samoa	Wallis and Futuna
French Polynesia	New Caledonia	Solomon Islands	
Guam	Niue	Tokelau	
Heard Island & McDonald Island	Northern Mariana Islands	Tonga	
Kiribati	Palau	Tuvalu	

## New Zealand

New Zealand



## **General enquiries**

1800 764 661

## **24 hour Emergency Assistance**

**+61 7 3305 7499** (overseas)

**1800 010 075** (within Australia)

Please note additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Singapore Airlines Limited ABN 52 001 056 195 AR 1296533 arranges this insurance as authorised representative for AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA). AGA issues and manages travel insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708.

**Allianz** 

**Global Assistance**

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