

Supplementary Product Disclosure Statement (SPDS)

This document is an **SPDS** that updates and amends the STA Travel Insurance Cancellation and Luggage Combined Financial Services Guide and Product Disclosure Statement (including Policy Wording) with the preparation date of 10 February 2017 (**PDS**).

This **SPDS** is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of 2 Market Street Sydney NSW 2000.

This **SPDS** must be read together with the **PDS** and any other SPDS that you are given which updates and amends the **PDS**.

The preparation date of this **SPDS** is 1 November 2018.

Background to the change

From 1 November 2018, the Australian Financial Complaints Authority or 'AFCA' is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Changes to the PDS

The change to the **PDS** is as follows:

IMPORTANT MATTERS (pages 12-13)

Replace the entire section headed 'DISPUTE RESOLUTION PROCESS' with:

DISPUTE RESOLUTION PROCESS

In this section "**we**", "**our**" and "**us**" means **Allianz** and **Allianz Global Assistance**.

If **you** are dissatisfied with **our** service in any way, contact **us** and **we** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures.

You can contact **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. To obtain a copy of **our** procedures, please contact **us**.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (**AFCA**). The contact details for the **AFCA** are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

TRAVEL INSURANCE

CANCELLATION AND LUGGAGE



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

About this Supplementary Product Disclosure Statement (SPDS)

This document is an SPDS that updates and amends the STA Travel Insurance Cancellation and Luggage Combined Financial Services Guide and Product Disclosure Statement (including Policy Wording) with the preparation date 10 February 2017 (PDS) and replaces the STA Travel Insurance Cancellation and Luggage Combined Supplementary Product Disclosure Statement with the preparation date 31 January 2018.

This SPDS is issued by the insurer Allianz Australia Insurance Limited
ABN 15 000 122 850 AFSL 234708 of 2 Market Street Sydney NSW 2000.

This SPDS must be read together with the PDS.

The preparation date of this SPDS is 22 February 2018.

Changes to the PDS

This SPDS amends the PDS as follows:

Words with Special Meanings (pages 4 to 6)

Replace existing definition of "Hospital" on page 4 with:

"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 nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

Replace existing definition of "Medical Adviser" on page 5 with:

"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 Travelling Companion, or a Relative or employee of you or your Travelling Companion.

Insert new definition "Mental Illness" on page 5:

"Mental Illness" means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Replace existing definition of "Pre-existing Medical Condition" with:

"Pre-existing Medical Condition" means a condition of which you were, or a reasonable person in your circumstances should have been, aware:

1. prior to the time of the policy being issued that is:
 - a chronic or ongoing:
 - medical condition;
 - dental condition; or
 - Mental Illness, or
 - a current pregnancy; or
 - a medical condition connected with your current or past pregnancy; or
 - related to in vitro fertilisation or another form of assisted reproductive treatment or procedure, or
2. in the ten (10) years prior to the time of the policy being issued that involves:
 - your heart, brain, circulatory system or blood vessels; or
 - your respiratory system; or
 - your kidneys, liver or pancreas; or
 - cancer; or
 - back pain requiring prescribed pain relief medication; or
 - surgery involving any joints, the neck, back, spine, brain, skull, abdomen or pelvis requiring at least an overnight stay in Hospital; or
 - diabetes mellitus (type 1 or type 2); or
 - Mental Illness; or
 - signs or symptoms for which you:
 - have not yet sought a professional opinion regarding the cause; or
 - are currently under investigation to define a diagnosis; or
 - are awaiting specialist opinion, or
3. in the two (2) years prior to the time of the policy being issued for which you:
 - have been in Hospital, required an emergency department visit or had day surgery; or
 - have been prescribed a new medication or had a change to your medication regime; or
 - had or required regular review or check-ups; or
 - have required prescription pain relief medication.

Replace existing definition of "Sick" or "Sickness" on page 6 with:

"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 of the Certificate of Insurance.

Your policy cover (page 16)

In Section 1 - Cancellation Fees & Lost Deposits, immediately above the heading 1.1 We will pay, a paragraph is inserted as follows:

If your claim arises from or is related to your fitness to travel, written proof from a Medical Adviser must be provided.

General exclusions applicable to all sections (pages 22 & 23)

Replace General Exclusion 22 on page 23 with:

22. **Addition:** your claim Arises from or is in any way related to or connected with:
 - you or any other person being hospitalised 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
 - a therapeutic or illicit drug, substance or alcohol addiction suffered by you or any other person.

Delete General Exclusion 24 on page 23.

Insert new General Exclusions on page 23:

24. **Signs and symptoms:** your claim arises from, is related to or associated with any physical or mental signs or symptoms that you were aware, or a reasonable person in your circumstances would have been aware, of before your Period of Insurance commenced, and:
 - a) you had not yet sought a medical opinion regarding the cause; or
 - b) you were currently under investigation to define a diagnosis; or
 - c) you were awaiting specialist opinion.

Sales and general enquiries

Phone: 1300 676 561

Claims

Phone: 1300 725 154

24 hour Emergency Assistance

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

Phone: 1800 010 075 (within Australia)

This insurance is issued and managed by

AWP Australia Pty Ltd

trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

This insurance is underwritten by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Supplementary Financial Services Guide (SFSG)

This document is an **SFSG** that updates and amends the STA Travel Insurance Cancellation and Luggage Combined Financial Services Guide and Product Disclosure Statement (including Policy Wording) with the preparation date of 10 February 2017 (**Combined FSG and PDS**).

The distribution of this **SFSG** has been authorised by AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 trading as Allianz Global Assistance.

This **SFSG** must be read together with the **Combined FSG and PDS** and any other SFSG or SPDS that you are given which updates and amends the **Combined FSG and PDS**.

The preparation date of this **SFSG** is 1 November 2018.

Background to the change

From 1 November 2018, the Australian Financial Complaints Authority or 'AFCA' is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Changes to the Combined FSG and PDS

This **SFSG** amends the **Combined FSG and PDS** as follows:

FINANCIAL SERVICES GUIDE (page 30)

Replace the entire section headed 'IF YOU HAVE A COMPLAINT' with:

IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call **Allianz Global Assistance** on 1300 725 154 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

We are a member of an external dispute resolution scheme which is independent and free to you. We are bound by determinations made by it in accordance with its relevant terms and rules applicable to us. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (**AFCA**). The contact details for the **AFCA** are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

TRAVEL INSURANCE

CANCELLATION AND LUGGAGE

Sales and general enquiries

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This insurance is issued and managed by

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STAAUCL 032017

**COMBINED FINANCIAL SERVICES GUIDE
AND PRODUCT DISCLOSURE STATEMENT
(INCLUDING POLICY WORDING)**

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About this Product Disclosure Statement (PDS)

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy and compare it with other products you may be considering.

This PDS sets out the cover available and the terms and conditions which apply.

Please note that any recommendations or opinions in this document are of a general nature only and do not take into account your objectives, financial situation or needs.

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

Understanding your policy and its important terms and conditions

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

- **"How to purchase this policy"** (page 9) – this contains important information on who can purchase the policy, age limits and the choice of Plans and cover types available to you;
- The benefit limits provided in the **"Table of benefits"** page 10, when We will pay a claim under each Policy Section (**"Your policy cover"** pages 16 to 21) and remember, certain words have special meanings – see **"Words with Special Meanings"** pages 5 to 7;
- **"Important matters"** (pages 11 to 15) – this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice, dispute resolution process, the Financial Claims Scheme, and more;
- When We will not pay a claim under each Policy Section applicable to the cover you choose (**"Your policy cover"** pages 16 to 21) and **"General exclusions applicable to all sections"** pages 22 to 25 (this restricts the cover and benefits); and

- **“Claims”** (pages 26 to 28) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

Applying for cover

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excesses will apply, and whether any standard terms are to be varied (this may be by way of an endorsement).

These details will be recorded on the Certificate of Insurance issued to you.

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

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

About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age and any Additional Options selected. The higher the risk, the higher the premium is. Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your policy. These amounts are included on your Certificate of Insurance as part of the total premium.

Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 11 of **“Important matters”** for details).

Who is your insurer?

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

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

Updating the PDS

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

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, Allianz Global Assistance may issue you with notice of this updated information (you can get a paper copy free of charge by calling us).

Preparation date

The preparation date of this PDS is 10 February, 2017.

Words With Special Meanings

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

“Arise”, “Arises” or “Arising”

means directly or indirectly arising or in any way connected with.

“Carrier”

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

“Concealed Storage Compartment”

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

“Epidemic”

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

“Excess”

means the amount which you must first pay for each claim arising from the one event before a claim can be made under your policy.

“Home”

means the place where you normally live in Australia.

“Hospital”

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

“Individual”

means you only and does not include any other person.

“Injure”, “Injured” or “Injury”

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

“Journey”

means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home.

“Luggage and Personal Effects”

means any personal items owned by you and that you take with you or buy on your Journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean bicycles, watercraft of type (other than surfboards), cash, bank notes, currency notes, cheques, negotiable instruments or any business samples or items that you intend to trade.

“Medical Adviser”

means a qualified doctor of medicine or dentist registered in the place where you received the services.

“Moped” or “Scooter”

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

“Motorcycle”

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

“Open Water Sailing”

means sailing more than 10 nautical miles off any land mass.

“Overseas”

means in any country other than Australia.

“Pandemic”

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

“Policy”

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

“Pre-existing Medical Condition” means:

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

- e] Any condition for which you see a medical specialist; or
- f] Pregnancy.

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

“Public Place”

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

“Relative”

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

“Resident of Australia”

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

“Sick” or “Sickness”

means a medical condition, not being an Injury, which first occurs during your period of cover.

“Travelling Companion”

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

“Unsupervised”

means leaving your Luggage and Personal Effects:

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

“We”, “our” and “us”

means Allianz Australia Insurance Limited.

“You” and “your”

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

Pre-existing Medical Conditions are not covered

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

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

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

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

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

How to purchase this policy

Step 1	Refer to “Who can purchase this policy?”	see below
Step 2	Refer to “Age limits”	see below
Step 3	Nominate the duration of your Journey	—
Step 4	Apply for cover via one of the following (where applicable): <ul style="list-style-type: none">• online• telephone• at an STA branch	—

Who can purchase this policy?

Cover is only available if:

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

Age limits

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

Available to travellers aged 74 years and under.

Cover types

The cover type provided under this policy is Individual Cover, which covers you only. We issue one Certificate of Insurance irrespective of the number of persons named on the Certificate.

Travel overseas

Please note if your Journey includes overseas travel, you must take out Worldwide cover. If your Certificate of Insurance shows that your policy is for Domestic/Australian travel only, there is no cover under your policy for travel outside Australia.

If there is any uncertainty as to which region applies, call us using the contact details on the back cover of this PDS.

Table of benefits

Following is a table of the benefits and their maximum limits. Refer to “Your policy cover” pages 16 to 21 for details of what **We will pay** and what **We will not pay**. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD). If you are travelling in the course of your business, please see page 29 for information on how GST may affect your claims.

Policy section and benefit		Cancellation & Luggage (Individual)
*1	Cancellation Fees & Lost Deposits	\$50,000
*2	Luggage & Personal Effects	\$5,000
3	Luggage & Personal Effects Delay	\$250

** sub-limits apply – refer to the “Your policy cover” section of this PDS for details (pages 16 to 21)*

Important matters

Under your policy there are rights and responsibilities which you and we have. You must read this PDS in full for more details, but here are some you should be aware of.

Period of cover

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

However:

- The cover for cancellation fees and lost deposits (Policy Section 1) begins from the time the policy is issued.
- Cover for all other sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Cooling-off period

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

Extension of cover

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

- a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
- the delay is due to a reason for which you can claim under your policy (subject to our written approval).

If the delay is for any other reason, we must receive your request to extend cover at least 7 days before your original policy expires if you send your request by post. All other requests to extend cover must

be received prior to your original policy expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.

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

Extensions of cover are not available:

- for medical conditions you suffered during the term of your original policy; or
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy; or
- where at the time of extension you are aged 75 years or over.

Confirmation of cover

To confirm any policy transaction (if the Certificate of Insurance does not have all the information you require), call us using the contact details on the back cover of this PDS.

Jurisdiction and choice of law

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

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984. The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

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

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

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

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

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

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

What you do not need to tell us

Your duty however does not require disclosure of any matter:

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

Non-disclosure

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

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

Financial Claims Scheme

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

Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 726 918 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066.

Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

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

Financial Ombudsman Service Australia (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes AWP Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, Travelling Companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your travel insurance. We may also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as Thailand, France and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services).

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

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

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

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

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

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or view it on the web at www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

In the event of a claim

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

PLEASE NOTE: For claims purposes, evidence of the value and ownership of the property insured or the amount of any loss must be kept.

Claims processing

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

Excess

A NIL Excess applies to all Policy Sections.

Your policy cover

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

You must also check **“General exclusions applicable to all sections”** on pages 22 to 25 for other reasons why we will not pay.

See **“Words with Special Meanings”** on pages 5 to 7 for the meanings of words that apply throughout this PDS.

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

Section 1 – Cancellation Fees & Lost Deposits

1.1 We will pay

- a] We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b] We will pay the travel agent’s cancellation fees up to \$1,500, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent’s fee is required.
- c] We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control.

We calculate the amount we pay you as follows:

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

multiplied by:

- the total number of points lost

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

1.2 We will not pay

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

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

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

You must also check “General exclusions applicable to all sections” pages 22 to 25 for other reasons why we will not pay.

Section 2 – Luggage & Personal Effects

2.1 We will pay

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

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

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

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

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

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

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

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

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

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

2.2 We will not pay

To the extent permissible by law we will not pay a claim in relation to your Luggage and Personal Effects if:

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

- it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- o] You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- p] The loss or damage is to, or of, sporting equipment while in use (including surfboards).

You must also check “General exclusions applicable to all sections” pages 22 to 25 for other reasons why we will not pay.

Section 3 – Luggage & Personal Effects Delay Expenses

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

3.1 We will pay

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

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

We will deduct any amount we pay you under this Policy Section for any subsequent claim for lost Luggage and Personal Effects (Policy Section 2).

3.2 We will not pay

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

You must also check “General exclusions applicable to all sections” pages 22 to 25 for other reasons why we will not pay.

General exclusions applicable to all sections

We will not pay under any circumstances if:

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

- an actual or likely Epidemic or Pandemic; or
- the threat of an Epidemic or Pandemic.

Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

- 12] Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
- against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);
 - and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
- Refer to www.who.int and www.smartraveller.gov.au for further information.
- 13] Your claim Arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 14] Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 15] Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
- 16] Your claim Arises directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your Journey. For the purpose of this exclusion, manual work includes:
- the use of plant, machinery, or power tools,
 - work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, alcohol or entertainment industries, or
 - working at sea or as aircrew.
- 17] Your claim Arises from, is related to or associated with any Pre-existing Medical Condition.

- 18] You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 19] Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 20] Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 21] Your claim Arises out of pregnancy, childbirth or related complications.
- 22] Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 23] Your claim involves the cost of medication in use at the time the Journey began, or the cost for maintaining a course of treatment you were on prior to the Journey.
- 24] Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 25] Your claim Arises from suicide or attempted suicide.
- 26] Your claim Arises from a sexually transmitted disease.
- 27] You were under the influence of any intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 28] Despite their advice otherwise following your call to Allianz Global Assistance, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
- 29] Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.
- 30] Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.
- 31] Your claim Arises from, is related to or associated with elective surgery, or treatment.

- 32] Your claim Arises, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an Injury or Sickness that would otherwise be covered by this policy.
- 33] Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.
- 34] Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 35] Your claim Arises from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
- 36] Your claim Arises from snow sport activities.

Claims

How to make a claim

You must give us notice of your claim as soon as possible by calling us on 1300 725 154. If there is a delay in claim notification or you do not provide us with sufficient detail to process your claim, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must:

- give us any information we reasonably ask for to support your claim at your expense, such as, but not limited to, police reports, valuations, medical reports, original receipts or proof of ownership. If required, we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.
- co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.
- for loss or theft of your Luggage and Personal Effects – report it immediately to the police and obtain a written notice of your report.
- for damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider – report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- submit full details of any claim in writing within 30 days of your return.

Claims are payable in Australian dollars to you

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

You must not admit fault or liability

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

Depreciation

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

You must help us to recover any money we have paid

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

If you can claim from anyone else, we will only make up the difference

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

Other insurance

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

Subrogation

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

Recovery

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

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

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

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

Business travellers – how GST affects your claim

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

Travel within Australia only

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

Fraud

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

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

Financial Services Guide

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

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

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

About Allianz Global Assistance

Allianz Global Assistance (a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631) of 74 High Street, Toowong, Queensland 4066 is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales, 2000 Telephone 13 26 64 (Allianz) to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

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

About STA Travel

STA Travel Pty Ltd ABN 34 004 801 512, AR No 261330 of Level 3, 6 Riverside Quay, Southbank VIC 3006, Telephone 03 9097 6900 (STA Travel) is an authorised representative of Allianz Global Assistance.

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

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

Professional Indemnity Insurance Arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to representatives/employees of Allianz Global Assistance who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the insurer.

STA Travel receives a commission (inclusive of GST) which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for a travel insurance policy and is only paid if you buy a policy. Employees and representatives of STA Travel and Allianz Global Assistance receive an annual salary, which may include an annual bonus, which can be based on performance or other criteria.

STA Travel's staff may also qualify to participate in an incentive scheme under which they may receive incentives (either monetary or not) relating directly to their sales of travel insurance products.

The above remuneration is included in the premium you pay.

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

If You Have A Complaint

Should you have a complaint or dispute arising out of this insurance, employees of Allianz Global Assistance, STA Travel or service providers, please call Allianz Global Assistance on 1800 901 078 or put the complaint in writing and send it to PO Box 162, Toowoong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively, you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance and STA Travel are committed to ensuring the privacy and security of your personal information. They adhere to the Privacy terms set out in Part 2 of this document.

How To Contact Us

You can contact STA Travel or Allianz Global Assistance or provide them with instructions by using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference.

Date Prepared

This FSG was prepared on 10 November, 2017.

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