

Supplementary Product Disclosure Statement (SPDS)

This document is an **SPDS** that updates and amends the webjet.com.au Essential Travel Cover Combined Financial Services Guide and Travel Insurance Product Disclosure Statement (including Policy Wording) with the preparation date of 25 January 2018 (**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 17-18)

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.

Supplementary Product Disclosure Statement (SPDS)

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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 1 March 2018.

Changes to the PDS

This **SPDS** amends the **PDS** as follows:

Our Definitions

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.

Supplementary Financial Services Guide (SFSG)

This document is an **SFSG** that updates and amends the webjet.com.au Essential Travel Cover Combined Financial Services Guide and Product Disclosure Statement Statement (including Policy Wording) with the preparation date of 25 January 2018 (**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 2)

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 136 261 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.



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Essential Travel Cover

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

Global Assistance

Allianz 



webjet.com.au

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Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Webjet and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, Queensland 4066, telephone (07) 3305 7000 (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.

Allianz Global Assistance is responsible for the content of this FSG and has authorised its distribution.

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

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

ABOUT WEBJET

Webjet Marketing Pty Ltd (Webjet) ABN 84 063 430 848 Authorised Representative Number 301380 of Level 9, 492 St Kilda Road, Melbourne, Victoria, Telephone 1800 426 439 is an authorised representative of Allianz Global Assistance.

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

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

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

REMUNERATION

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

Webjet receives from Allianz Global Assistance 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.

Employees and representatives of Webjet receive an annual salary including bonuses based on performance criteria which can include sales performance.

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

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Webjet, or employees and representatives of Webjet, 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, or the services of our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 136 261 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Australia (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1800 367 287. 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 Webjet are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

HOW TO CONTACT US

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

DATE PREPARED

This FSG was prepared on 25 January 2018.

About this Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the Policy and to 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 other document we tell you forms part of your Policy, make up your contract with Allianz. Please retain these documents in a safe place.

ABOUT THE AVAILABLE PLANS

You can choose one of these 5 Plans:

- **Plan A Comprehensive** includes Sections 1 to 11A & 12 to 17 while travelling Overseas and Sections 1, 4, 6, 7, 9, 10, 11A, & 12 to 17 while travelling in Australia. You do not have cover under Sections 2, 3, 5 or 8 while you are travelling in Australia.)
- **Plan B Essentials** includes Sections 1 to 10 & 11B to 17 while travelling Overseas and Sections 1, 4, 6, 7, 9, 10 & 11B to 17 while travelling in Australia. You do not have cover under Sections 2, 3, 5 or 8 while you are travelling in Australia.
- **Plan C Medical & Personal Liability** includes Sections 2, 3 & 15 while travelling Overseas. You do not have cover under Sections 2 or 3 while you are travelling in Australia.
- **Plan D Multi Trip**
 - **Worldwide Multi Trip** includes Sections 1 to 4, 11A, 16 & 17 while travelling Overseas and Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
 - **New Zealand Only Multi Trip** includes Sections 1 to 4, 11A, 16 & 17 while travelling to New Zealand and Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
 - **Domestic Multi Trip** includes Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
- **Plan E Trip Cancellation and Luggage Protection** includes Sections 1 & 11B

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- The benefit limits provided under each Plan in the "**Table of Benefits**" page 7 & 8, and when "**We will pay**" a claim under each Section applicable to the cover you choose ("**Your Policy Cover**" pages 24 to 40) (remember certain words have special meanings – see "**Words with Special Meanings**" pages 19 to 23);
- "**Important Matters**" pages 13 to 19 (this contains important information on your cooling-off period, extensions of your cover, your duty of disclosure (including how the duty applies to you and what happens if you breach the duty), the Financial Claims Scheme, our privacy policy and our dispute resolution process, when you can choose your own doctor and when you should contact us concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, applicable Excesses and more);
- When "**We Will Not Pay**" a claim under each Section applicable to the cover you choose ("**Your Policy Cover**" pages 24 to 40) and "**General Exclusions Applicable to all Sections**" pages 41 to 43 (this restricts the cover and benefits); and
- "**Claims**" pages 44 to 46 (this sets out certain obligations that you and we have. If you do not meet them we may be able to 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 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, some Pre-existing Medical Conditions or some ages. In such a case if you would like to discuss your options please use the contact details on the back cover of this PDS.

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

ABOUT YOUR PREMIUM

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

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

COOLING-OFF PERIOD

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, and you will be given a full refund of the premium you paid, provided you have not started your Journey or you do not want to make a claim or to exercise any other right under your Policy.

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

WHO IS YOUR INSURER?

This Policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708, of 2 Market Street, Sydney 2000, 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 74 High Street, Toowong 4066, telephone 07 3305 7000. Allianz Global Assistance has been authorised by Allianz to enter into and issue the Policy and deal with and settle any claims under it as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

UPDATING THE PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or a supplementary PDS to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, Allianz Global Assistance may issue you with notice of this updated information (You can get a paper copy free of charge by calling Webjet).

DATE PREPARED

The preparation date of this PDS is 25 January 2018.

Table of Benefits

Following is a Table that sets out the cover that is provided under each Plan and the most we will pay for all claims under each section.

Section	Benefit Type	Plan A Comprehensive		Plan B Essentials		Plan C Medical & Personal Liability		Plan D Multi Trip	Plan E Trip Cancellation & Luggage Protection
		Single or Duo (per person)	Family	Single or Duo (per person)	Family	Single or Duo (per person)	Family	Single	Individual
*1	Cancellation Fees and Lost Deposits	Unlimited	Unlimited	\$5,000	\$10,000	-	-	Unlimited	Nominated value of your insured travel & accommodation expenses as shown on your Certificate of Insurance (see # below)
^*2	Overseas Emergency Medical Assistance	Unlimited	Unlimited	\$5 Million	\$10 Million	Unlimited	Unlimited	Unlimited	-
^*3	Overseas Emergency Medical and Hospital Expenses	Unlimited	Unlimited	\$5 Million	\$10 Million	Unlimited	Unlimited	Unlimited	-
	- Dental Expenses (per person)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	-
*4	Additional Expenses	\$50,000	\$100,000	\$5,000	\$10,000	-	-	\$50,000	-
^*5	Hospital Cash Allowance	\$5,000	\$10,000	\$1,000	\$2,000	-	-	-	-
*6	Accidental Death	\$25,000	\$50,000	\$15,000	\$30,000	-	-	-	-
*7	Permanent Disability	\$25,000	\$50,000	\$15,000	\$30,000	-	-	-	-
^*8	Loss of Income	\$10,400	\$20,800	\$5,200	\$10,400	-	-	-	-
9	Travel Documents, Credit Cards and Travellers Cheques	\$5,000	\$10,000	\$500	\$1,000	-	-	-	-
10	Theft of Cash	\$250	\$250	\$250	\$250	-	-	-	-
*11A	Luggage and Personal Effects - No Depreciation	\$5,000	\$10,000	-	-	-	-	\$5,000	-
*11B	Luggage and Personal Effects - Depreciation Applied	-	-	\$1,500	\$3,000	-	-	-	Nominated value of your insured Luggage & Personal Effects as shown on your Certificate of Insurance (see # below)
12	Luggage and Personal Effects Delay Expenses	\$500	\$1,000	\$300	\$600	-	-	-	-
*13	Travel Delay Expenses	\$1,000	\$2,000	\$1,000	\$2,000	-	-	-	-
14	Alternative Transport Expenses	\$5,000	\$10,000	\$2,000	\$4,000	-	-	-	-
15	Personal Liability	\$5 Million	\$5 Million	\$2 Million	\$2 Million	\$5 Million	\$5 Million	-	-
*16	Rental Vehicle Insurance Excess	\$3,000	\$3,000	\$1,000	\$1,000	-	-	\$3,000	-
17	Travel Services Provider Insolvency	\$10,000	\$20,000	\$5,000	\$10,000	-	-	\$10,000	-

^ You do not have any cover under Sections 2, 3, 5 or 8 while you are travelling in Australia.

*Sub-limits apply

You must nominate the benefit limit for this Policy section from the following amounts: \$500, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000. The amount you select will apply to Section 1 Cancellation Fees and Lost Deposits and Section 11B Luggage and Personal Effects - Depreciation Applied.

For example, if the total value of your travel and accommodation expenses is \$1,900 and your Luggage and Personal Effects are valued at \$1,200, choose \$2,000 as your benefit limit. The most we will pay for all claims under this section is the amount nominated by you (as shown on your Certificate of Insurance).

Table of Benefits (continued)

Plan D Multi Trip - You do not have any cover under Sections 2, 3, 5 or 8 while you are travelling in Australia

- **Worldwide Multi Trip** includes Sections 1 to 4, 11A, 16 & 17 while travelling Overseas and Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
- **New Zealand Only Multi Trip** includes Sections 1 to 4, 11A, 16 & 17 while travelling to New Zealand and Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
- **Domestic Multi Trip** includes Sections 1, 4, 11A, 16 & 17 while travelling in Australia (destination must be a minimum of 100km from your Home).
- Accompanying spouse/legally recognised de facto and Dependants are covered under your Policy provided they are travelling with you for 100% of the Journey. Additional premium may apply.
- Benefit limits and sub-limits reinstated on the completion of each Journey except for Section 15 Personal Liability.
- **Maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel.** A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.

Geographical Regions

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the highest Geographical Region, Region 6 the lowest), as this will cover travel in each of the lower Geographical Regions.

Destinations	Geographical Regions
USA (including Hawaii), Canada, Africa, South America, Middle East, & Japan	Region 1 - Worldwide
Europe & United Kingdom	Region 2 - Europe
Asia (but not including Japan & Bali)	Region 3 - Asia
South-west Pacific, New Zealand, Papua New Guinea & Bali	Region 4 - Pacific
Multi Trip - Plan D - New Zealand only	Region 5
Australia	Region 6 - Domestic

Example:

If you are travelling to Bali, the Philippines and Europe, you must select Region 2 - Europe. You will then be covered for all destinations in Regions 2, 3, 4, 5 & 6.

Cover for any loss you suffer under Plan A, B, C or D must occur in the Geographical Region (or any lower Geographical Region) that applies to the Plan selected by you. However, you are permitted stopovers of up to 2 nights per Policy in a higher Geographical Region outside of your selected Geographical Region (You do not have any cover under Sections 2, 3, 5 or 8 while you are travelling in Australia).

Example:

If you have chosen Plan A and are travelling to Bali (and have accordingly selected Region 4 - Pacific), you will be covered for all destinations listed in Regions 4, 5 & 6, as well as up to 2 nights stopover in any destination in Regions 1, 2 & 3.

Pre-existing Medical Conditions

This 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 except for those medical conditions described in the Section headed "**PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (some restrictions apply)**".

If you have a Pre-existing Medical Condition that is not covered, 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.

"Pre-existing Medical Condition" is defined in the section headed "**Words with Special Meanings**".

IF YOU TAKE BLOOD THINNING PRESCRIPTION MEDICATION LIKE WARFARIN:

Taking blood thinning prescription medication like Warfarin (also known under brand names such as Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects.

If you take blood thinning prescription medication, General Exclusion 17 (page 42) may apply.

PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)

This section outlines the Pre-existing Medical Conditions which are covered. Cover is provided for a single uncomplicated pregnancy up to and including the 23rd week of pregnancy.

You have cover if your Pre-existing Medical Condition is listed below, provided that you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time of Policy issue.

- 1) Acne
- 2) Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma – providing that you:
 - a) have no other lung disease; and
 - b) are less than 60 years of age at the date of Policy issue
- 4) Bell's palsy
- 5) Benign Positional Vertigo
- 6) Bunions
- 7) Carpal Tunnel Syndrome
- 8) Cataracts
- 9) Coeliac disease

- 10) Congenital Blindness
- 11) Congenital Deafness
- 12) *Diabetes Mellitus (Type I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and
 - d) are under 50 years of age at the date of Policy issue
- 13) *Diabetes Mellitus (Type II) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia
- 14) Dry Eye Syndrome
- 15) Epilepsy – providing there has been no change to your medication regime in the past 12 months, and you are on no more than one anti-convulsant medication
- 16) Folate Deficiency
- 17) Gastric Reflux
- 18) Goitre
- 19) Glaucoma
- 20) Graves' Disease
- 21) Hiatus Hernia
- 22) *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 23) *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 24) *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
- 25) Hypothyroidism, including Hashimoto's Disease
- 26) Impaired Glucose Tolerance
- 27) Incontinence
- 28) Insulin Resistance
- 29) Iron Deficiency Anaemia
- 30) Macular Degeneration
- 31) Meniere's Disease
- 32) Migraine
- 33) Nocturnal Cramps
- 34) Osteopaenia
- 35) Osteoporosis
- 36) Pernicious Anaemia
- 37) Pregnancy up to and including the 23rd week provided it is single and without complications**
- 38) Plantar Fasciitis
- 39) Raynaud's Disease
- 40) Sleep Apnoea
- 41) Solar Keratosis

- 42) Trigeminal Neuralgia
- 43) Trigger Finger
- 44) Vitamin B12 Deficiency

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

**Complications mean any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.

If your condition is not described in the above list or is not a single pregnancy without complications**, or is a condition:

- for which you have been hospitalised (including day surgery or emergency department attendance) in the 24 months prior to the time of this Policy being issued; or
- was for surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital at any time prior to this Policy being issued,

we will not pay any costs Arising from, related to or associated with that condition except under sub-sections 2.1 a) and 2.1 b):

This means that we will not pay:

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

Important Matters

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

WHO CAN PURCHASE THIS POLICY?

Plans A, B, C or D

Cover is only available if:

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

Plan E

Cover is only available if:

- you purchase your Policy before you commence your Journey; and
- the component of your Journey covered by this Policy commences or ends in Australia.

AGE LIMITS

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

Available to travellers 75 years of age and under.

PERIOD OF COVER

We will confirm the issue of your Policy by providing you with a Certificate of Insurance. The period you are insured for is set out on the Certificate.

Plans A, B, & D

- The cover for cancellation fees and lost deposits (Section 1) and Travel Services Provider Insolvency (Section 17 - included under Plans A, B and D only) 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.

Please Note: Under Plan D (Multi Trip), the maximum period of cover for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.

Plan E

- The cover for cancellation fees and lost deposits (Section 1) begins from the time the Policy is issued.
- Cover for Luggage and Personal Effects (Section 11B) 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), which happens first.

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 by us 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 from the date of departure (Start Date) stated on your original Certificate of Insurance.

Extensions of cover are not available:

- Under Section 6 - Accidental Death for any period in excess of 12 months from the start date shown on your Certificate of Insurance, in any circumstances;
- For medical conditions you suffered during the term of your original Policy; or
- Where, at the time of extension, you are aged 76 years or over; or
- Where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original Policy.

REINSTATEMENT OF BENEFIT LIMITS

If you purchase Plans A, B or D, we will reinstate the benefit limits and sub-limits once during each Journey except for Section 15 Personal Liability. No reinstatement is given under Plans C or E.

CONFIRMATION OF COVER

To confirm any Policy transaction, (if the Certificate of Insurance does not have all the information you require), call Webjet on 1800 426 439.

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.

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 136 261.

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 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>.

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 authorised representatives) collect personal information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals as well as others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We 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, the detection and investigation of suspected fraud and for other purposes with your consent or where authorised by law.

This personal information is disclosed to third parties we engage or who assist us carry out the above functions or processes, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, other insurers, 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 to name a few. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

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

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

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

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

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 <http://www.allianz-assistance.com.au>.

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

DISPUTE RESOLUTION PROCESS

In this section "we", "our" and "us" means Allianz and Allianz Global Assistance. 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 136 261 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our, please contact us.

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
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 367 287
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

YOU CAN CHOOSE YOUR OWN DOCTOR

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

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

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

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

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

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

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

Please note that we will not pay for any Hospital or medical costs incurred in Australia.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public Place" see pages 21 to 23).

CLAIMS

In the event of a claim immediate notice should be given to Allianz Global Assistance (see contact details on the back cover of this PDS).

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

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

EXCESS

Plans A, B, D & E

We will not pay the first \$100 for any one event under Sections 1, 3, 9, 11A or 11B, 15, 16 or 17 where cover is provided by these Sections under the Plan selected.

Plan C

We will not pay the first \$500 for any one event under Sections 3 and 15. A NIL Excess applies to Section 2.

Plans A & B only

We may allow you the option of removing the standard \$100 Excess by paying an additional premium, or of increasing your Excess to \$500 to lower your Policy premium.

If any additional Excess applies to your Policy, the amount is shown on the Certificate of Insurance or advised to You in writing before the Certificate is issued to You.

Words with Special Meanings

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

"Accompanying"

means travelling with you for 100% of the Journey.

"AICD/ICD"

means an Implantable Cardioverter-Defibrillator (ICD), also known as an Automated Implantable Cardioverter-Defibrillator (AICD).

"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.

"Arise", "Arises" or "Arising"

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

"Carrier"

means an aircraft, vehicle, train, vessel or other public transport operated under a licence for the purposes of transporting passengers. This definition excludes taxis.

"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.

"Country of Residence"

means the country of which you are a permanent resident.

"Dependant"

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

"Epidemic"

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

"Excess"

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

"Family"

means you, your spouse or partner and your Dependants.

"Home"

means:

- in the case of a Resident of Australia, the place where you normally live in Australia; or
- in the case of a non-Resident of Australia, where you normally live in your Country of Residence.

"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.

"Injure" or "Injured" or "Injury"

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

"Insolvency"

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

"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 any business samples or items that you intend to trade.

"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.

"Mental Illness"

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

"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.

"Permanent Disability"

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

"Pre-existing Medical Condition"

means a medical 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 involves:

- your heart, brain, circulatory system/blood vessels, or
- your lung or a Chronic airways disease, or
- cancer, or
- back pain requiring prescribed pain relief medication, or
- surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
- Diabetes Mellitus (Type I or Type II); OR

2. in the 2 years prior to the time of the Policy being issued:

- for which you have been in Hospital or emergency department or day surgery, or
- for which you have been prescribed a new medication or had a change to your medication regime, or
- requiring prescription pain relief medication; OR

3. prior to the time of the Policy issue that is:

- pregnancy, or
- connected with your current pregnancy or participation in an IVF program

4. prior to the time of the Policy issue and:

- you have not yet sought a medical opinion regarding the cause; or
- you are currently under investigation to define a diagnosis; or
- you are awaiting specialist opinion.

For the purposes of this clause, "medical condition" includes a dental condition and Mental Illness. 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, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private carparks, public toilets and general access areas.

"Reasonable"

means

- for medical, Hospital or dental expenses, the standard level of care given in the country you are in not exceeding the level you would normally receive in Australia; or
- for other covered expenses, a level comparable to those you have booked for the rest of your Journey; or
- as determined by Allianz Global Assistance having regard to the circumstances.

"Reciprocal Health Care Agreement"

means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment.

(Please visit www.humanservices.gov.au for details of Reciprocal Health Care Agreements with Australia).

"Relative"

means for the purposes of this Policy, your or your Travelling Companion's mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.

"Rental Vehicle"

means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station-wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company and includes a houseboat hired from a licensed operator.

"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 (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.

"Transaction card"

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

"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.

"Travel Services Provider"

means a scheduled services airline, hotel, accommodation provider, car rental agency, bus, shipping line or railway company.

"Unsupervised"

means leaving your Luggage and Personal Effects:

- with a person who is not named on your Certificate of Insurance or who is not a Travelling Companion or who is not a Relative;
- with a person who is named on your Certificate of Insurance or who is a Travelling Companion or who is a Relative but who fails to keep your Luggage and Personal Effects under close supervision; or
- where they can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your Luggage and Personal Effects, leaving them behind or walking away from them.

"We", "our" and "us"

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

"You" and "your"

means the person(s) whose name(s) are set out on your Certificate of Insurance, and if you have a Single or Family Policy, your Dependants.

Your Policy Cover

YOUR CHOICES

Under this Policy, you choose the cover you require based on your travel arrangements.

Whether you choose:

- Individual, Single, Duo or Family Cover; and
- Plan A, B, C, D or E

depends on the type of cover you want and are eligible to purchase.

COVER TYPES

You can choose one of the following cover types:

Individual – Covers you only. *This option is only available under Plan E.*

Single – Covers you and your Dependants travelling with you. *This option is not available under Plan E.*

Duo – Covers you and your Travelling Companion. Duo cover does not provide cover for Dependants. We issue one Certificate of Insurance, however, you are both covered as if you are each insured under separate policies with Single cover benefits per insured person. *This option is not available under Plans D or E.*

Family – Covers you and the members of your Family travelling with you. The benefit limits for Family cover apply to the total of all claims combined, regardless of the number of persons the claim relates to. *This option is not available under Plans D or E.*

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.

The maximum amount we will pay for all claims combined under each Section is shown under the Table of Benefits for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

If Duo cover has been selected (Plans A & B only), the Table of Benefits shows the maximum amount we will pay for all claims combined under each Section, and applies to each person.

1 - CANCELLATION FEES & LOST DEPOSITS

You have this cover if you choose Plan A, B, D or E.

If you think that you may have to cancel your Journey or shorten your Journey you must tell us as soon as possible - for more information see under the heading "Claims" on page 19 or call the contact number (or if Overseas the 24 hour emergency assistance number) shown on the back cover of this PDS.

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

1.1 WE WILL PAY

If your Journey is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by you and are outside your control then we will pay:

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used 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 for Single cover
 - \$1,500 per person for Duo cover
 - \$3,000 for Family cover
- 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 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 or current market value of an equivalent booking whichever is the lesser.

- c) If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised or dies in Australia or New Zealand after the Policy is issued, and at the time of Policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay for all benefits combined under sub-sections 1.1 a), 1.1 b), & 1.1 c) is as follows:
 - \$2,000 for Single cover
 - \$2,000 per person for Duo cover
 - \$4,000 for Family cover

1.2 WE WILL NOT PAY

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) The death, Injury or Sickness of your Relative Arises from a Pre-existing Medical Condition, except as specified under sub-section 1.1 c).
- c) Caused by you or your Travelling Companion changing plans.
- d) Caused by any business, financial or contractual obligations which prevent you or your Travelling Companion from travelling. 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 is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements which do not form part of the tour.
- f) Caused by delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) Caused by the financial collapse of any transport, tour or accommodation provider.
- h) Caused by the mechanical breakdown of any means of transport.
- i) Caused by an act or threat of terrorism.
- j) Caused by the death, Injury or illness of any person, including a Relative or Travelling Companion not listed on your Certificate of Insurance, who resides outside of Australia or New Zealand or who is aged 85 years and over.
- k) 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 federal, state or territory Emergency Services.

2 - OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES

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

We have appointed Allianz Global Assistance to help you with any Overseas medical emergency (see "Overseas Hospitalisation or Medical Evacuation" on page 18). You may contact them at any time 7 days a week.

2.1 WE WILL ARRANGE FOR THE FOLLOWING ASSISTANCE SERVICES IF YOU INJURE YOURSELF OVERSEAS OR BECOME SICK WHILE OVERSEAS:

- a) Access to a Medical Adviser for emergency medical treatment while Overseas.
- b) Any messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
- d) Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
- e) The return to Australia of your Dependants if they are left without supervision following your hospitalisation or evacuation.

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

2.2 WE WILL NOT PAY

We will not pay for any expenses:

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

3 - OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

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

3.1 WE WILL PAY

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

If we determine, on medical advice, that you should return Home for treatment and you do not agree to do so, we will pay you an amount up to the limit shown in the "Table of Benefits", which we reasonably consider to be equivalent to:

- your medical expenses and/or related costs incurred Overseas to the date we advise you to return to Australia; plus
- the amount it would cost us to return you to Australia; plus
- the non-refundable portion of unused travel and accommodation arrangements you would have incurred 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.

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

- b] We will also pay the cost of emergency dental treatment up to a maximum amount of \$1,000 per person for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This sub limit does not apply to dental costs arising from any Injury that is covered under sub-section 3.1 a].

3.2 WE WILL NOT PAY

We will not pay for expenses:

- a] When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- b] After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- c] If you do not take the advice of Allianz Global Assistance.
- d] If you have received medical care under a Reciprocal Health Care Agreement;
- e] For damage to dentures, dental prostheses, bridges or crowns.
- f] For dental treatment involving the use of precious metals or for cosmetic dentistry.

4 - ADDITIONAL EXPENSES

You have this cover if you choose Plan A, B or D.

4.1 WE WILL PAY

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

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

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

- b] If you shorten your Journey and return to Australia on the written advice of a Medical Adviser approved by Allianz Global Assistance, we will reimburse the Reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

- c] If, during your Journey, your Travelling Companion or a Relative of either of you:

- dies unexpectedly;
- is Injured and because of the Injury requires hospitalisation; or
- becomes seriously Sick and requires hospitalisation (except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.

- d] We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:

- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
- it is possible for your Journey to be resumed; and
- there are more than 7 days remaining of the period of cover, as noted on your Certificate of Insurance; and
- you resume your Journey within 12 months of your return to Australia.

The most we will pay under this benefit is as follows:

- \$3,000 for Single cover
- \$3,000 per person for Duo cover
- \$6,000 for Family cover

- e] If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised or dies in Australia or New Zealand after the Policy is issued, and at the time of Policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay for all benefits combined under sub-sections 4.1 c] & 4.1 d] is as follows:

- \$2,000 for Single cover
- \$2,000 per person for Duo cover
- \$4,000 for Family cover.

- f] In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:

- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather, 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.
- Your Home is rendered uninhabitable by fire, storm, explosion, earthquake or flood.

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

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

4.2 WE WILL NOT PAY

We will not pay for any expenses:

- a] If you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled or disrupted or delayed.
- b] If you can claim your additional travel and accommodation expenses from anyone else.
- c] If your claim relates to the financial collapse of any transport, tour or accommodation provider.
- d] For delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- e] If you operate a Rental Vehicle in violation of the rental agreement.
- f] As a result of you or your Travelling Companion changing plans.

5 - HOSPITAL CASH ALLOWANCE

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

5.1 WE WILL PAY

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

5.2 WE WILL NOT PAY

We will not pay:

- a] For the first 48 continuous hours you are in Hospital.
- b] If you cannot claim for Overseas medical expenses in Section 3 (Overseas Emergency Medical & Hospital Expenses).

6 - ACCIDENTAL DEATH

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

6.1 WE WILL PAY

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

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

The amount we will pay for the death of Accompanying Dependants is \$5,000 per Dependand (*Single & Family cover only*).

Under Family cover, the limit for the death of one person who is not an Accompanying Dependand, is the Single cover limit as shown in the Table of Benefits for the Plan selected.

7 - PERMANENT DISABILITY

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

7.1 WE WILL PAY

We will pay if:

- a] you are Injured during your Journey; and
- b] because of the Injury, you suffer Permanent Disability within 12 months of the Injury; and
- c] 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.

The amount we will pay for the Permanent Disability of Accompanying Dependants is \$5,000 per Dependand (*Single & Family cover only*).

Under Family cover, the limit for the Permanent Disability of one person who is not an Accompanying Dependand, is the Single cover limit as shown in the Table of Benefits for the Plan selected.

8 - LOSS OF INCOME

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

8.1 WE WILL PAY

If you are Injured during your Journey and become disabled within 30 days because of the Injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you \$400 per week for a period of up to 26 weeks.

We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

8.2 WE WILL NOT PAY

- a] We will not pay for the first 30 days of your disablement from the time you return to Australia.
- b] We will not pay for the loss of income of Dependants.

9 - TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

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

9.1 WE WILL PAY

- a] If any essential travel documents (including passports), Transaction Cards or travellers cheques are lost by you, stolen from you or destroyed during your Journey, then we will pay the issuer's fees for replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b] If, during your Journey, your Transaction Cards or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the Transaction Cards or travellers cheques.

9.2 WE WILL NOT PAY

- a] To the extent permitted by law, we will not pay if you do not report the loss or theft within 24 hours to the police and, in the case of 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 must prove that you made such report by providing us with a written statement from whosoever you reported it to.
- b] We will not pay for any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the Transaction Cards or travellers cheques.

10 - THEFT OF CASH

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

10.1 WE WILL PAY

We will pay for any cash, bank notes, currency notes, postal orders or money orders stolen from your person during your Journey, or lost following forcible entry to a hotel safe during your Journey.

10.2 WE WILL NOT PAY

- a] To the extent permitted by law, we will not pay if you do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b] We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen, unless they were lost following forcible entry to a hotel safe.

11A - LUGGAGE & PERSONAL EFFECTS - NO DEPRECIATION

You have this cover if you choose Plan A or D.

11A.1 WE WILL PAY

Plan A & D

- 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. No depreciation will be applied, however 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 as follows:
 - \$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 itemsA 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 a locked motor vehicle during daylight hours, is \$500 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.

11A.2 WE WILL NOT PAY

To the extent permitted 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.

Nor will we pay a claim in relation to your Luggage and Personal Effects if:

- 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 item).

- c] The loss, theft of or damage is to, or of, bicycles.
- d] The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e] The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f] The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g] The loss or damage Arises from any process of cleaning, repair or alteration.
- h] The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] The Luggage and Personal Effects were left Unsupervised in a Public Place.
- j] The Luggage and Personal Effects were left unattended in a motor vehicle unless they were left in a Concealed Storage Compartment of a locked motor vehicle.
- k] 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.
- l] The Luggage and Personal Effects have an electrical or mechanical breakdown.
- m] The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a car, plane, train, boat or other vehicle in which you are travelling.
- n] You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- o] The loss or damage is to, or of, sporting equipment while in use (including surfboards).
- p] The loss or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments.

11B - LUGGAGE & PERSONAL EFFECTS - DEPRECIATION APPLIED

You have this cover if you choose Plan B or E.

11B.1 WE WILL PAY

Plan B or E

- 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 as follows:
 - \$500 for personal computers, video recorders or cameras
 - \$250 for all other unspecified items
 A pair or related set of items, for example (but not limited to):
 - a camera, lenses (attached or not), tripod and accessories;
 - a matched or unmatched set of golf clubs, golf bag and buggy;
 - 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 a locked motor vehicle during daylight hours, is \$500 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.

11B.2 WE WILL NOT PAY

To the extent permitted 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.

nor will we pay a claim in relation to your Luggage and Personal Effects if:

- 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 item).
- c] The loss, theft of or damage is to, or of, bicycles.
- d] The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e] The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f] The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g] The loss or damage Arises from any process of cleaning, repair or alteration.
- h] The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] The Luggage and Personal Effects were left Unsupervised in a Public Place.
- j] The Luggage and Personal Effects were left unattended in a motor vehicle unless they were left in a Concealed Storage Compartment of a locked motor vehicle.
- k] 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.
- l] The Luggage and Personal Effects have an electrical or mechanical breakdown.
- m] The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a car, plane, train, boat or other vehicle in which you are travelling.
- n] You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- o] The loss or damage is to, or of, sporting equipment while in use (including surfboards).
- p] The loss or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments.

12 - LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

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

12.1 WE WILL PAY

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 6 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 being delayed, misdirected or misplaced. We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage and Personal Effects.

12.2 WE WILL NOT PAY

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

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

13 - TRAVEL DELAY EXPENSES

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

13.1 WE WILL PAY

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

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

13.2 WE WILL NOT PAY

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

- a] the financial collapse of any transport, tour or accommodation provider;
 - b] an act or threat of terrorism,
- nor will we pay if:
- c] you can claim your additional meals and accommodation expenses from anyone else.

14 - ALTERNATIVE TRANSPORT EXPENSES

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

14.1 WE WILL PAY

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

14.2 WE WILL NOT PAY

We will not pay:

- a] If cancellation, delay, shortening or diversion, delay, shortening or diversion of your scheduled transport Arises from the financial collapse of any transport, tour or accommodation provider.
- b] If your claim Arises directly or indirectly from an act or threat of terrorism.

15 - PERSONAL LIABILITY

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

15.1 WE WILL PAY

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

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

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

We will also reimburse your Reasonable legal expenses for settling or defending the claim made against you. We decide whether the expenses were Reasonable.

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

15.2 WE WILL NOT PAY

We will not reimburse you for anything you have to pay because of a legal claim against you for causing bodily Injury, death or loss or damage to, or of, property if the claim Arises out of or is for:

- a] bodily Injury to you, your Travelling Companion, or to a Relative or employee of either of you;
- b] damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a Relative of yours, or your Travelling Companion, or to an employee of either of you;
- c] your ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d] your conduct of a business, profession or trade;
- e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;

- f] any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g] disease that is transmitted by you;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on you a liability which you would not otherwise have;
- j] assault and/or battery committed by you or at your direction; or
- k] conduct intended to cause bodily Injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

16 - RENTAL VEHICLE INSURANCE EXCESS

You have this cover if you choose Plan A, B or D.

WHAT YOU ARE COVERED FOR

Cover is only provided under this section if your Rental Vehicle agreement specifies an excess, deductible or damage liability fee that is payable in the event the Rental Vehicle is damaged or stolen while in your custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the Rental Vehicle agreement to which the excess, deductible or damage liability fee applies.

The maximum amount we will pay under this section is the amount of the excess, deductible or damage liability fee that is specified in your Rental Vehicle agreement up to the limit shown in the "Table of Benefits" for the plan you have selected.

16.1 WE WILL PAY

- a] If, during your period of cover, a Rental Vehicle you have rented from a rental company or agency is:
 - involved in a motor vehicle accident while you are driving it; or
 - damaged or stolen while in your custody,then we will pay the lesser of:
 - the specified excess, deductible or damage liability fee that you are liable to pay under your Rental Vehicle agreement; or
 - property damage for which you are liable.You must provide a copy of:
 - your Rental Vehicle agreement;
 - the incident report that was completed;
 - repair account;
 - an itemised list of the value of the damage; and
 - written notice from the rental company or agency advising that you are liable to pay the specified excess, deductible or damage liability fee.
- b] If you are Injured or become Sick and your attending Medical Adviser certifies in writing that you are unfit to return your Rental Vehicle to the nearest depot during your Journey, then we will pay up to \$500 for the cost of returning your Rental Vehicle.

16.2 WE WILL NOT PAY

To the extent permitted by law, we will not pay a claim involving the theft or damage to your Rental Vehicle if the claim Arises directly or indirectly from, or is in any way connected with, or is for:

- you using the Rental Vehicle in breach of the rental agreement;
- you using the Rental Vehicle without a licence for the purpose that you were using it (such as but not limited to the carrying of passengers or freight); or
- administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in your Rental Vehicle agreement.

17 - TRAVEL SERVICES PROVIDER INSOLVENCY

You have this cover if you choose Plan A, B or D.

17.1 WE WILL PAY

We will pay due to the Insolvency of a Travel Services Provider:

- a) The value of the unused arrangements, less any refunds due to you if you have to cancel any prepaid transport or accommodation arrangements.
- b) The Reasonable cost of rearranging your Journey prior to or after the commencement of your Journey, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Journey been cancelled.

17.2 WE WILL NOT PAY

We will not pay:

- a) For any travel or accommodation not booked while you are in Australia.
- b) Due to the Insolvency of any travel agent, tour wholesaler, tour operator or booking agent.
- c) Due to the Insolvency of a Travel Services Provider if, at the time the Certificate of Insurance was issued the Travel Services Provider was Insolvent, or a reasonable person would have reason to expect the Travel Services Provider might become Insolvent.

General Exclusions Applicable to all Sections

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

- 1 You intentionally or recklessly act in a way that would reasonably pose a risk to your safety or the safety of your Luggage and Personal Effects, except in an attempt to protect the safety of a person or to protect property.
- 2 You do not do everything you can to reduce your loss as much as possible.
- 3 Your claim is for consequential loss of any kind including loss of enjoyment.
- 4 At the time of purchasing this Policy, you or a reasonable person in your circumstances were aware, or should have been 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 or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 6 Your claim Arises from errors or omissions in any booking arrangements or failure to obtain 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 and you did not take appropriate action to avoid or minimise any potential claim under (including delay of travel to the country or part of a 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 from any Pre-existing Medical Condition except as provided under the Section headed "Pre-existing Medical Conditions" appearing on pages 10 to 12, Section 1.1 c) appearing on page 26 and Section 4.1 e) appearing on page 29.
- 17 Your claim Arises from complications of any Injury or Sickness, or side effects, caused by you taking any blood thinning prescription medication.
- 18 Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 19 Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 20 Your claim Arises directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to and including 23 weeks. In any event we will not pay medical expenses for:
 - regular antenatal care;
 - childbirth at any gestation; or
 - care of the newborn child.
- 21 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 cover 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.
- 22 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.
- 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 your intentional self harm or your suicide or attempted suicide.

- 25 Your claim Arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease suffered by you.
- 26 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.
- 27 Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Care Agreement between the Government of Australia and the Government of any other country.
- 28 Your claim Arises from any medical procedures in relation to AICD/ ICD insertion during Overseas travel. If you require 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 on medical advice, to organise a repatriation to Australia for this procedure to be completed.
- 29 Your claim Arises from, is related to, or associated with, elective surgery or treatment.
- 30 Your claim Arises, or is a consequence of complications from medical, surgical or dental procedures or treatments received by you or your Travelling Companion during your Journey that are not for an Injury or Sickness that would otherwise be covered by this Policy.
- 31 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.
- 32 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.
- 33 Your claim Arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Claims

HOW TO MAKE A CLAIM

You must give Allianz Global Assistance notice of your claim as soon as possible. You can lodge your claim online 24 hours a day or obtain a claim form at www.travelclaims.com.au.

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

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

- a) For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- b) For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- c) 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.
- d) 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 Allianz Global Assistance.

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 they do not pay you 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 in your name 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.

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 this Policy.

FRAUD

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

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

Health Tips

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks: www.cdc.gov or www.who.int

BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

- Itinerary
- Duration of travel
- Style of travel
- Past medical history
- Vaccination requirements
- Pregnancy
- Allergies
- Medications
- Pre-existing Conditions
- Disease prevention

TIPS FOR LONG DISTANCE TRAVELLERS

- Do frequent leg exercise and take deep breaths regularly while seated.
- Drink plenty of non-alcoholic beverages to prevent dehydration.

The Three R's of Travel Vaccination

ROUTINE VACCINATIONS (CHILDHOOD OR ADULT VACCINATIONS)

- Tetanus/diphtheria
- Polio
- MMR
- Meningococcal
- Pneumococcal
- Varicella

REQUIRED VACCINATIONS

For instance when crossing international borders certain vaccinations are required.

- Yellow Fever
- Cholera
- Meningococcal

RECOMMENDED VACCINATIONS

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

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

Please see your doctor to identify your specific needs.



Sales enquiries:

1800 426 439 (within Australia)
etcsales@allianz-assistance.com.au

Claims and Client Services enquiries:

1300 136 261 (within Australia)
travelclaims@allianz-assistance.com.au

24 hour emergency assistance:

Allianz Global Assistance
1800 010 075 (within Australia)
+61 7 3305 7499 (reverse charge from overseas)

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