



## *ANZ Travel Insurance*

Product Disclosure Statement and Policy

Preparation date: 17 December 2007  
Insurer: CGU Insurance Limited  
ABN 27 004 478 371  
AFS Licence No: 238291



# *ANZ Travel Insurance*

Tear off the cards below and  
make sure that you have one  
with you at all times  
during your trip.

ANZ Travel Insurance is underwritten by CGU Insurance Limited  
ABN 27 004 478 371 (CGU Insurance)

## *ANZ Travel Insurance 24 hour Emergency Hotline*

**Outside Australia:** International code 61 2 9223 5533

**Within Australia:** 02 9223 5533



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# ANZ Travel Insurance

If you get into difficulties during your trip you can rest assured that we'll look after you.

For help, phone collect (reverse charges).

**Outside Australia:** International code **61 2 9223 5533**

**Within Australia:** **02 9223 5533**

When telephoning, please tell us the policy holder's name, the telephone number you are calling from, the policy number and plan and what the problem is.

If you are unable to ring reverse charges, phone us, tell us the number you are calling from and we will ring you straight back.

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**Within Australia:** **02 9223 5533**

Ring reverse charges. If you are unable to ring reverse charges, phone us, tell us the number you are calling from and we will ring you straight back.

Name
Policy No. <span style="float: right;">Plan</span>
Issue Date

Note: This card does not guarantee the payment of any accounts.

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Policy No. <span style="float: right;">Plan</span>
Issue Date

Note: This card does not guarantee the payment of any accounts.

This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يُرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកមិនចេះភាសាអង់គ្លេសឬសំនាមសំទេ សូមស្នើសុំអ្នកបកប្រែភាសាឱ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

# *ANZ Travel Insurance*

## *Product Disclosure Statement and Policy*

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy.

Use the contents pages and topic index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current schedule, and described in this PDS, as well as any supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place.

If you need more information about this PDS, please contact us.

# Contents

Travel and health checklist	8	How to make a claim	45
24-hour emergency hotline	10	How we settle your claim	45
Choosing your plan	12	Steps to resolve a complaint or dispute	47
Premium Variables	14	Glossary	48
Medical conditions that are pre-existing	15	Index	53
Optional cover for medical conditions that are pre-existing	16	Contact us	back cover
70 years of age and over	16		
Excess that applies when you make a claim	17		
What this policy covers	18		
Exclusions to your cover	35		
Your responsibilities to us	37		
Your duty of disclosure	37		
Your responsibilities when you are insured with us	38		
Your responsibilities when you are making a claim	38		
If you do not meet your responsibilities	38		
Our commitment to you	39		
The basis on which we will provide this insurance to you	39		
How we will treat your policy if you make a claim	39		
Our Guarantee	39		
General Insurance Code of Practice	39		
How we handle your personal information	40		
How to take out insurance	43		
How to apply for insurance	43		
How to extend your policy	44		

## Travel and health checklist

The following checklist will help you to have a safe and smooth journey.

**Insurance** — purchase travel insurance before, or as soon as possible once you have paid the deposit for your trip. Call us to nominate a family member or friend to amend your policy on your behalf or organise a Power of Attorney in Australia if your trip is lengthy.

**Registration** — register your details with the Department of Foreign Affairs and Trade so that you can be contacted in case of an emergency.

**Passport** — check that your passport is valid for at least six months beyond the period for which you are travelling.

**Visas** — organise necessary visas before you leave.

**Credit cards** — check your credit card expiry dates and limits.

**Money** — organise any travellers cheques, credit cards and/or cash you need for your journey. It is important to find out about the currency laws in the countries you will visit, as some laws will restrict how much money you can bring with you.

**Travel documents** — make at least two copies of your important travel documents e.g. passport, visas, itinerary, travel insurance policy, travellers cheques and tickets. Take your originals and a copy with you on your journey and leave a copy with a family member or friend.

**Vaccinations** — visit your doctor prior to departure, or contact our Emergency Assistance Hotline regarding any vaccinations or any other precautions that may be recommended.

**Medications** — check that any medications you are taking with you are legal in the country you will visit. If you need to take essential medication with you, make sure that you carry a letter of approval from your doctor or dentist.

**Drivers licence** — check that your Australian drivers licence is acceptable in the countries you will visit. You may need to get an International Driving Permit which can be obtained from an auto club or association in the state or territory where you hold your current drivers licence.

**Adaptor plugs** — purchase adaptor plugs for any electrical equipment you will take with you.

**Checking-in** — confirm the minimum check-in time with your airline prior to your departure.

**Deliveries/bills** — cancel any deliveries, e.g. milk and newspapers, and pay any bills prior to your departure. Ask a friend or relative to collect your mail and keep an eye on your home while you are away.

**Deep Vein Thrombosis (DVT)** — minimise the risk of DVT while travelling by drinking plenty of non-alcoholic, non-caffeinated drinks, and by exercising the lower limbs regularly to encourage blood flow.

**Luggage labels** — clearly label all of your luggage. Never leave your luggage unattended in a public place, and don't offer to carry anyone else's luggage through customs.

**Local laws and customs** — be aware of the laws and customs in the countries you will visit. Consular assistance cannot override these laws even where they appear harsh or unjust by Australian standards.

**[www.smarttraveller.gov.au](http://www.smarttraveller.gov.au)** — visit this site for more travel tips and travel advice. You can receive up-to-date travel information by email if you register on the smarttraveller website.

**Damaged luggage** — check your luggage as soon as you arrive at your destination. If you suspect your luggage has been damaged or tampered with, report it immediately to the airline and airport/port officials. If your luggage has been damaged or tampered with, seek compensation from the airline or airport/port and get written confirmation of the incident from them.

# Your 24-hour Emergency Assistance Hotline

## How our hotline staff can help you

Your emergency hotline card gives you 24-hour worldwide access to our Emergency Assistance Hotline.

If you have any difficulties while you are travelling, call our Emergency Assistance Hotline any time and speak with one of our expertly trained, multilingual staff.

The numbers to call, reverse charge, are:

Within Australia (02) 9223 5533

While overseas – via the local operator, International code + 61 2 9223 5533

Or you can email requests to: [sydopsmed@internationalsos.com](mailto:sydopsmed@internationalsos.com)

If you are travelling within Australia and need assistance, our staff can help you with general information before you leave, emergency assistance and issues relating to lost or stolen luggage or travel documents. If you are travelling overseas, our staff can also assist you with general information, legal or medical issues, travel delays, or pass on emergency messages to relatives or business associates.

The Emergency Assistance Hotline is provided on our behalf by International SOS (Australasia) Pty Ltd.

Here are some of the ways we can help you.

**Emergency travel assistance** — if there is an emergency, we can help you get access to travel information, and refer you to travel agents for airline and hotel reservations.

**General information before you leave** — we can give you pre-trip information on a range of subjects including: weather; general travel advice; airport and transport information; local public holidays.

If you are travelling overseas, you can also get information on: visas; customs; vaccination; foreign currency exchange; tipping; the location of the nearest embassy.

**Legal referral** — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

**Lost luggage** — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

**Medical advice** — you can speak with our Australian-based doctor about your medical requirements, 24 hours a day.

**Medical monitoring** — we will organise for the continued monitoring of your medical condition by an International SOS medical officer.

**Medical referral** — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

We will also arrange for a doctor to call and, if necessary, for your hospitalisation.

**Medical transport** — in cases of medical emergencies, we can help arrange and facilitate medical evacuations or repatriation back to Australia.

**Message line** — we have an emergency message relay service which will pass on messages to relatives or business associates if medical or travel problems disrupt your travel.

**Port/airport assistance** — if you are delayed en route to the airport or departure port, and there is a possibility of missing the flight or crossing, we will advise your carrier of your late arrival.

**Travel documents** — we will help with the replacement of lost or stolen travel documents and refer you to suitable travel offices.

## Choosing your plan

Under this policy there are a number of plans that are available to you, depending on whether you are travelling in Australia or overseas. If you are travelling to more than one destination, choose a plan that covers the destination which requires the highest level of cover. Using the table below, find the plan to suit your needs. This is a summary of the major benefits available under each plan and the maximum amounts we will pay for these benefits in Australian dollars.

Cover is only available to permanent Australian residents.

If you are 70 years of age or over, before or during your journey, or seeking cover for a pre-existing medical condition, please read **Medical conditions that are pre-existing, Optional cover for medical conditions that are pre-existing** and **70 years of age and over** on pages 15-16.

The *Australian Plan* does not provide cover for medical and dental expenses as these may be covered under Medicare or your private health fund. If you are cruising in Australian waters, Medicare or your private health fund may not cover you. Select a plan for overseas travel if you want cover for medical and dental expenses.

Select your travel plan:	International Plans								Domestic Plan	
	SUPER PLUS		SUPER		STANDARD		ECONOMY		AUSTRALIAN	
	Worldwide cover, compulsory for travel to the USA, Canada or Japan.		Minimum cover for travel to UK, Europe, South America, Russia, India, Africa or the Middle East		Minimum cover for travel to Asia, including Bali.		For travel to New Zealand, Norfolk Island and the South Pacific Islands.		For travel within Australia only.	
	Single	Doubles	Single	Doubles	Single	Doubles	Single	Doubles	Single	Doubles
Overseas medical and dental	Medical unlimited* Dental \$1,000	Medical unlimited* Dental \$2,000	Medical unlimited* Dental \$1,000	Medical unlimited* Dental \$2,000	Medical \$300,000 Dental \$1,000	Medical \$600,000 Dental \$2,000	Medical \$100,000 Dental \$1,000	Medical \$250,000 Dental \$2,000	Travel Expenses Only \$10,000	Travel Expenses Only \$20,000
Resumption of overseas journey	\$3,000	\$6,000	\$3,000	\$6,000	\$1,500	\$3,000	\$1,500	\$3,000	n/a	n/a
Hire vehicle excess waiver	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Cancelled or rescheduled travel	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs	Whatever it costs
Luggage and travel documents	\$12,000	\$24,000	\$10,000	\$20,000	\$5,000	\$10,000	\$3,500	\$7,000	\$2,500	\$5,000
Accidental death and disability	\$25,000 Loss of income up to 6 months	\$50,000 Loss of income up to 6 months	\$25,000 Loss of income up to 6 months	\$50,000 Loss of income up to 6 months	\$15,000 Loss of income up to 6 months	\$30,000 Loss of income up to 6 months	\$10,000 Loss of income up to 6 months	\$20,000 Loss of income up to 6 months	\$10,000 Accidental Death & Disability only	\$20,000 Accidental Death & Disability only
Liability	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2 million	\$2 million	\$1 million	\$1 million	\$1 million	\$1 million
<b>Premium</b>	<b>GST not applicable for international plans</b>								<b>GST inclusive</b>	
<b>Excess</b>	<b>We will reduce the amount we pay you for a claim for any one incident by the first \$50 (the excess).</b>									

\* Unlimited cover only applies within 12 months from the date of disablement

## Premium variables

Claims for most pre-existing medical conditions are specifically excluded from this policy unless approved by us. Refer to page 15 for the definition of pre-existing medical condition/s, pre-existing medical condition/s you do not need to apply for cover, and page 16 for optional cover for medical conditions that are pre-existing.

If you are 70 years of age or over, before your departure date or during your journey, you are not automatically covered for your medical or medical-related losses on any international plan. Refer to page 16 for further information on medical approval. If approved, the following premium loadings will apply:

Age	Premium Loading
70-74	add 50%
75-79	add 90%
80+	add 150%

To apply for medical cover for 70 years of age or over and pre-existing medical condition/s, pick up an application form from ANZ. You should read and complete this application in full as it contains full details on how to apply, premium additions, and requirements following an acceptance.

## Medical conditions that are pre-existing

Cover for pre-existing medical conditions is specifically excluded from this policy unless approved by us. This applies to any person, including you, your travelling companion, your relative, your travelling companion's relatives, or your business partner.

### To add optional cover for a pre-existing medical condition, see page 16.

A pre-existing medical condition is an ongoing medical or dental condition:

- › that has been either diagnosed or documented as a medical or dental condition, and/or
- › that has received medical or dental treatment by a doctor or dentist:
  - 30 days (or 90 days for people 70 years of age or over) immediately before the issue of the policy, or
  - 30 days (or 90 days for people 70 years of age or over) immediately before the travel date, or
  - during the period of insurance on the original Certificate of Insurance if the policy is an extension or replacement of the original policy.

It includes any complication directly or indirectly related to that medical or dental condition.

There are some pre-existing medical conditions that we will cover you for automatically, however this cover is only available to you if you are a permanent

Australian resident, and we will only cover them as listed below.

We will cover:

- › **Asthma** – if there has been no attack requiring treatment by a medical practitioner in the last 12 months.
- › **Cataracts** – if you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.
- › **Diabetes non-insulin dependent** – if you were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must also have a current blood sugar level reading between 4 and 10.
- › **Ear grommets** – if you have no current infection.
- › **Epilepsy** – if there are no underlying medical conditions, and you have not required treatment by a medical practitioner for a seizure in the last two years.
- › **Gastric reflux** – if the condition does not relate to an underlying diagnosis (i.e. hernia, gastric ulcer).
- › **Gout** – if the gout has remained stable for more than six months.
- › **Hiatus hernia** – if no surgery is planned.
- › **Hip replacement** – if performed more than six months ago and less than 10 years ago.
- › **Hypercholesterolemia (high cholesterol)** – if you have no known heart condition.
- › **Hypertension (high blood pressure)** – if you have no heart conditions and your current BP reading is lower than 165/95.

- › **Peptic ulcer** – if the condition has remained stable for more than six months.
- › **Pregnancy up to and including 24 weeks** – if no complications exist and the conception was not medically assisted.
- › **Underactive thyroid** – if this is not as a result of a tumour.

We will also provide automatic cover for the following conditions provided they are well controlled, there have been no flare ups or medical intervention in the past 90 days, no medical reviews are planned prior to your departure date and the condition is not associated with any other pre-existing condition:

- › Insomnia
- › Eczema
- › Osteopenia
- › Solar keratoses
- › Impaired glucose tolerance
- › All joint replacements over six months old but less than 10 years old
- › Glaucoma
- › Hay fever/rhinitis
- › Hearing loss
- › Hormone replacement therapy
- › Macular degeneration.

### *Optional cover for medical conditions that are pre-existing*

You may be able to add cover for pre-existing medical conditions that you, or any person insured under your policy, may have, and that we do not automatically cover, by applying for this option on your policy.

You will need to contact us and ask us to send you a medical assessment form.

We must agree to cover the pre-existing condition.

If we approve your cover, and you select this option, your approval number will need to be listed on your Certificate of Insurance and you will need to pay us any additional premium we ask for.

This cover is only available to you if you are a permanent Australian resident.

You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

### *70 years of age and over*

If you are 70 years of age or over before your departure date or during your journey and you are travelling overseas, you are not automatically covered for your medical or medical-related losses on any International Plan.

To apply, you will need to contact us for an application and medical assessment form. If we approve your cover, you will be given an approval number.

You do not have to complete a medical assessment application if you are travelling under an *Australian Plan* and you do not require cover for a pre-existing medical condition.

### *Excess that applies when you make a claim*

An 'excess' is your contribution towards the cost of a claim. We will reduce the amount we pay you for a claim for any one incident by the first \$50 (the excess).

Only one excess applies to each claim.

You cannot remove the excess by paying a higher premium.

## What this policy covers

### If your travel is rescheduled, delayed, or cancelled

Rescheduled travel	19
Cancelled travel	19
Major travel delays	20
Minor travel delays	20
Domestic pet boarding fees	20
Missed connection	21
Returning you to Australia	21
Resuming your overseas travel	21

### If you become ill, injured or need medical or dental treatment

Overseas medical expenses	23
Overseas dental expenses	23
Cash in hospital overseas	23
Overseas evacuation costs	24
Accommodation and travel expenses	24

### If your luggage and travel documents are lost, damaged or stolen

Emergency purchase of clothing and toiletries	26
Items stolen from a vehicle	26
Items left behind	27
Items used solely for business	27
Travel documents	27
Video cameras, cameras and portable electronic equipment	27

Other luggage items, sets, pairs or collections	28
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Ski or golf equipment hire	28
----------------------------	----

### If you die or become permanently disabled

Accidental death and disability	30
Funeral expenses	30
Loss of income	30

### If you are hijacked or mugged

Hijack	32
Mugging	32

### If you hire a vehicle

Hire vehicle excess waiver	33
Return of a hire vehicle	33

### Liability

Liability cover	34
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## If your travel is rescheduled, cancelled or delayed

### Rescheduled travel

#### International Plans

#### Domestic Plan

#### What we will pay for

We will cover the reasonable costs of rescheduling your journey if you are unable to travel on your original departure date due to circumstances outside your control.

We will only cover these costs if you advise us when you are able to travel, your insurance policy can be extended to cover your new period of journey, and you reschedule your travel arrangements because:

- › you become injured or ill due to a medical or dental condition that occurs in Australia.
- › your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill.
- › you are required to sit supplementary exams.
- › you are required to attend jury duty.
- › you are an employee of the state or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared.
- › you are retrenched unexpectedly and not voluntarily.
- › of any other unforeseen or unforeseeable circumstances that we agree to cover.

If the reason for rescheduling your journey was due to your illness or injury, this illness or injury may become a pre-existing medical condition for the new period of journey. If this happens, you may need to apply for cover for this pre-existing medical condition.

### Cancelled travel

#### International Plans

#### Domestic Plan

#### What we will pay for

We will cover any amount you have paid in advance for travel arrangements that are unused and you are unable to recover.

We will also cover your travel agent's cancellation fees up to:

- › \$1,000 (inclusive of GST), or
- › 15% of the total journey costs, whichever is the least amount.

We will only cover these costs if the amount you have paid in advance for travel arrangements is unused, and you are unable to recover this amount, and you cancel your travel because:

- › you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill.
- › you are required to sit supplementary exams.
- › you are required to attend jury duty.
- › you are an employee of the state or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared.
- › you are retrenched unexpectedly and not voluntarily.
- › of any other unforeseen or unforeseeable circumstances that we agree to cover.

If you have paid for your trip using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points.

**Please read ‘How we settle your claim’ on page 45**

## Major travel delays

International Plans

Domestic Plan

### What we will pay for

We will cover the reasonable costs of any additional accommodation or travel expenses that result from you being delayed.

We will only cover these costs if the delay is caused by:

- › the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack.
- › you losing your passport or travel documents.
- › you unknowingly breaching a quarantine regulation.
- › severe weather or a natural disaster.
- › injury or illness to your travelling companion.
- › a railway, motor vehicle, marine or aircraft accident, however we require written proof of any delay from your carrier.

## Minor travel delays

International Plans

Domestic Plan

### What we will pay for

We will cover the reasonable costs of additional accommodation and meals if your travel is delayed, up to \$500 (inclusive of GST) for *Singles* and \$1,000 (inclusive of GST) for *Doubles*.

We will only cover these costs:

- › from the start of the delay, until the date your journey is resumed or cancelled,
- › if you are delayed for more than six hours, and
- › if the delay was not your fault.

## Domestic pet boarding fees

International Plans

Domestic Plan

### What we will pay for

We will cover additional boarding fees for your domestic pets, up to \$50 (inclusive of GST) for every 24 hours you are delayed and up to a total of \$500 (inclusive of GST).

We will only cover these costs if:

- › you are delayed beyond your original return date shown on your Certificate of Insurance,
- › you provide proof of your additional boarding fees, and
- › the delay was not your fault.

## Missed connection

International Plans

Domestic Plan

### What we will pay for

We will cover the reasonable cost of alternative transport or services up to \$2,000 (inclusive of GST) if you miss your connecting transport.

We will only cover these costs if:

- › you miss, or are going to miss your connecting transport to attend a special event such as a wedding, funeral, conference or a major concert or sporting event that cannot be delayed because of your absence,
- › you have already booked and paid for the transport with a registered transport provider,
- › you are unable to reach your transport due to circumstances beyond your control, and
- › the delay is not caused by the cancellation of the transport.

## Returning you to Australia

International Plans only

### What we will pay for

We will cover the reasonable costs of returning you to Australia if your overseas travel is interrupted.

We will only cover these costs if:

- › your relative, travelling companion, travelling companion’s relative, or your

business partner unexpectedly dies, or becomes injured or ill.

- › your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

## Resuming your overseas travel

International Plans only

### What we will pay for

If we have returned you to Australia, we will cover the cost of a one-way ticket to the overseas destination listed on your original itinerary where your travel was interrupted.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date.

plan type	singles	doubles
super plus	\$3,000	\$6,000
super	\$3,000	\$6,000
standard	\$1,500	\$3,000
economy	\$1,500	\$3,000

We will only cover this if:

- › your overseas travel was interrupted as a result of the death, injury or illness of, your relative, travelling companion, travelling companion's relative or your business partner,
- › the return date listed on your original Certificate of Insurance has not passed,
- › there is at least 14 days of your period of journey remaining, and
- › you complete your journey by the return date shown on your original Certificate of Insurance.

### *What we will not cover under rescheduled, cancelled or delayed travel*

**We will not cover losses directly or indirectly caused by**

- › delays due to a carrier, this includes the rescheduling, cancellation or breakdown of your transport.
- › any business, financial or contractual obligations belonging to you, or any other person.
- › a booking you made through an unlicensed travel agent.
- › your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour.
- › cancellation costs of date-changeable tickets used to return you to Australia in the event of an incident covered under this insurance.

- › your return airfare to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we have returned you to Australia.
- › any act or threat of terrorism.
- › additional travel and accommodation expenses if you have received cancellation costs for the same period.
- › any accident, illness or disease that occurs to you overseas if you are 70 years of age or over, unless you have applied for and we have agreed to cover you for medical and dental cover.

**Note:** There are other limits on your cover for rescheduled, cancelled and delayed travel under *'What we will not pay for under any section of this policy'* (pages 35 to 36) *'Your responsibilities to us'* (pages 37-38) and *'Our commitment to you'* (pages 39-42).

## *If you become ill, injured, or need medical or dental treatment*

The following table shows the maximum amount we will pay under each plan if you become ill or injured.

plan type	singles	doubles
super plus	unlimited	unlimited
super	unlimited	unlimited
standard	\$300,000	\$600,000
economy	\$100,000	\$250,000

### *Overseas medical expenses*

International Plans only

**What we will pay for**

We will cover your reasonable overseas medical expenses if you become injured or ill while travelling overseas and need medical treatment.

We will only cover you if your treating doctor authorises the treatment.

If you have the *Super Plus* or *Super Plan*, we will cover the reasonable costs for medical expenses that are charged for up to 12 months from the date of your injury or illness, however, this cover will cease at the end of the period of insurance on your original Certificate of Insurance.

You will need to inform us as soon as possible that you have been admitted to hospital.

### *Overseas dental expenses*

International Plans only

**What we will pay for**

We will cover your emergency overseas dental expenses, up to \$1,000 (inclusive of GST) for *Singles* and \$2,000 (inclusive of GST) for *Doubles*. We will only pay up to the *Single* policy limit for any one person.

We will only cover these costs:

- › for treatment you receive as a result of an accident caused directly by external and visible means.
- › if your treating dentist authorises the treatment.

We will not cover any treatment that can be delayed until your return to Australia.

### *Cash in hospital overseas*

International Plans only

**What we will pay for**

If you become ill or injured and are hospitalised while you are overseas for more than 48 continuous hours, we will provide you with \$75 for every 24 hours you are required to stay in hospital up to \$6,000 (inclusive of GST) for *Singles* and \$12,000 (inclusive of GST) for *Doubles*.

We will pay this amount in addition to any medical expenses covered under this policy.

We will not pay for the first 48 continuous hours you are in hospital or if you cannot claim for overseas medical expenses.

## Overseas evacuation costs

### International Plans only

#### What we will pay for

We will cover the cost of transporting you back to Australia, or another place, if you become ill or injured whilst travelling overseas.

We will only cover these costs if our doctor or dentist agrees with your treating doctor or dentist that you need to be moved.

You must not organise this transportation yourself – we will do it for you.

## Accommodation and travel expenses

### International Plans

### Domestic Plan

#### What we will pay for

We will cover the reasonable costs of additional accommodation or travel expenses that result from you being delayed due to your illness or injury.

Under the *Australian Plan*, we will pay up to \$10,000 (inclusive of GST) for *Singles* and \$20,000 (inclusive of GST) for *Doubles*.

We will also pay the reasonable costs of your partner, a travelling companion, or a relative to travel to you, stay with you, or escort you to Australia or to another place agreed by us, if your treating doctor or dentist advises us that you need assistance.

## What we will not cover under medical and dental expenses

#### We will not cover:

- › any medical or dental expenses or ambulance services in Australia, unless we have agreed to return you home from an overseas destination.
- › you, if you travel against medical advice or if you travel in order to get medical or dental treatment, including travel to get medical or dental treatment for a pre-existing medical or dental condition that we have agreed to cover.
- › ongoing physiotherapy or manipulative therapy following an injury, unless your doctor recommends it in writing.
- › you, if we ask you to move and you, your spouse, or relatives refuse to let you be moved when we and your treating doctor agree that you can be, otherwise we will stop covering you from the date we ask you to move.
- › any accommodation and travel expenses you incur resulting from any act of terrorism (other than moving you to another place or back to Australia if you become disabled).
- › the cost of any dental treatment that can be delayed until you return to Australia.
- › any costs to treat an illness, disease, or deterioration/decay of teeth, or ongoing maintenance of teeth or gums.
- › damage to bridges or crowns.

- › accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your original trip. Unfit to travel does not include mere discomfort when travelling.
- › your return airfare to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim for evacuation or travel expenses.

**Note:** There are other limits on your cover for medical and dental expenses under ‘*What we will not pay for under any section of this policy*’ (pages 35 to 36), ‘*Your responsibilities to us*’ (pages 37-38) and ‘*Our commitment to you*’ (pages 39-42).

# If your luggage and travel documents are lost, damaged or stolen

The following table shows the maximum amount we will pay under each plan for your luggage and travel documents in total.

plan type	singles	doubles
super plus	\$12,000	\$24,000
super	\$10,000	\$20,000
standard	\$5,000	\$10,000
economy	\$3,500	\$7,000
australian	\$2,500	\$5,000

## Emergency purchase of clothing and toiletries

International Plans

Domestic Plan

### What we will pay for

If your luggage has been misdirected, misplaced or delayed by your carrier, we will pay for emergency purchases of your clothing and toiletries, up to \$400 (inclusive of GST) for *Singles* and \$800 (inclusive of GST) for *Doubles*.

We will double these amounts if your luggage is still not returned to you after 72 hours.

We will only cover this if you have written proof from the carrier that:

- › you were unable to get your luggage for at least 12 hours.
- › your luggage was checked in with your carrier for storage in the cargo hold of your transport.

- › you provide receipts of your emergency purchases.

We will not cover these costs if you are on the final part of your journey.

## Items stolen from a vehicle

International Plans

Domestic Plan

### What we will pay for

We will cover your luggage if it is stolen from a locked and unoccupied vehicle by forced entry, up to \$200 (inclusive of GST) for each item, and up to \$2,000 in total (inclusive of GST) on all plans.

We will only cover this if:

- › you report the theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the stolen items are listed in the report, and
- › the items were locked in the boot or a lockable compartment of the vehicle, however, we will not pay any claim if they were left there overnight.

## Items used solely for business

International Plans

Domestic Plan

### What we will pay for

We will cover items that you use solely for earning your income up to \$500 (inclusive of GST), for each item and up to a total of \$2,000 (inclusive of GST), if they are lost, damaged or stolen.

We will only cover this if you report the damage, loss or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

## Items left behind

International Plans

Domestic Plan

### What we will pay for

We will cover your luggage if it is accidentally left behind in any hotel or motel room after you have checked out, up to \$1,000 (inclusive of GST) in total.

We will only cover this if you report the loss to the accommodation provider within 72 hours of the incident taking place, and you have written proof that you have made the report, and the lost items are listed in the report.

We will **not** cover items left behind in any public place, aircraft, ship or train.

## Travel documents

International Plans

Domestic Plan

### What we will pay for

We will cover the cost of reissuing or replacing your travel documents, credit cards or travellers cheques if they are stolen during your journey.

If your credit cards are misused after they are stolen, or fraudulently used on the internet, we will cover any amounts you cannot recover from your financial institution.

We will only cover this if you have complied with all the terms and conditions on which the credit cards were issued and have done everything you can to minimise your loss.

## Video cameras, cameras and portable electronic equipment

International Plans

Domestic Plan

### What we will pay for

We will pay for your video cameras, cameras, mobile phones and portable electronic equipment, including their attached and unattached accessories, if they are lost, damaged or stolen.

We will only cover this if you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

The following limits apply to any one item, set, pair or collection (including attached or unattached accessories):

plan type	the most we will pay for each item
super plus	\$4,000
super	\$3,000
standard	\$2,000
economy	\$500
australian	\$500

## Other luggage items, sets, pairs or collections

International Plans

Domestic Plan

### What we will pay for

We will pay for any of your other luggage items, sets, pairs or collections, including attached or unattached accessories, if they are lost, damaged or stolen.

We will reduce this by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same incident.

We will only cover this if you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

The following limits apply to any one item, set, pair or collection (including attached or unattached accessories):

plan type	the most we will pay for each item
super plus	\$1,000
super	\$800
standard	\$500
economy	\$500
australian	\$500

## Ski or golf equipment hire

International Super Plus Plan only

### What we will pay for

We will cover the cost of hire by you of ski or golf equipment due to damage or a delay in transit of your ski or golf equipment up to \$1,000 (inclusive of GST) per person, and up to \$5,000 (inclusive of GST) in total, on the *Super Plus Plan* only.

We will only cover this if:

- › you have purchased the *Super Plus Plan*,
- › the delay or damage occurred on the outward journey within 24 hours from

- the time shown on your itinerary, and
- › you provide us with documented proof of ski or golf equipment hire.

You must:

- › provide written confirmation from the airline, coach or railway operator or shipping company or their agents showing the period of and reasons for the delay, or
- › report the damage to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place.

## What we will not pay for under luggage and travel documents

### We will not cover:

- › electrical or mechanical breakdown of items.
- › damage to fragile or brittle items, unless they are broken during a motor vehicle collision. This does not apply to spectacle lenses, binoculars, cameras or video equipment.
- › loss due to:
  - depreciation
  - wear and tear
  - climatic or atmospheric conditions
  - vermin and rodents
  - insects or birds
  - cleaning, repairing or restoring.

- › loss of luggage left unsupervised in a public place or left behind in any public place, aircraft, ship or train.
- › loss of luggage from an unlocked vehicle.
- › damage to sporting equipment while it is in use.
- › loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract.
- › loss of, or damage to, jewellery, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach. This starts from the time you check-in your luggage with a transport provider.
- › loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility.

**Note:** There are other limits on your cover for luggage and travel documents under ‘*What we will not pay for under any section of this policy*’ (pages 35-36), ‘*Your responsibilities to us*’ (pages 37-38) and ‘*Our commitment to you*’ (pages 39-42).

## If you die or become permanently disabled

plan	singles	doubles
super plus	\$25,000	\$50,000
super	\$25,000	\$50,000
standard	\$15,000	\$30,000
economy	\$10,000	\$20,000
australian	\$10,000	\$20,000

### Accidental death and disability

#### International Plans

#### Domestic Plan

#### What we will pay for

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an accident caused by violent, visible and external means, up to the maximum amount under your plan. We will only pay the *Single* policy limit for any one person.

We will also pay you, or your estate, up to a maximum of \$5,000 (inclusive of GST), under any plan, if any dependant children travelling with you die, or become permanently disabled.

We will only pay for death or disability if:

- > your death occurs within 12 months of an accident that happened during the period of insurance you purchased for your trip, and your estate provides us with a copy of the Death Certificate, or
- > you lose your sight, or
- > you lose a limb, or

- > you lose the use of a limb above the ankle or above the wrist, within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent, and you must provide us with a doctor's certificate.

We will **not** cover death or disability if it is directly related to Deep Vein Thrombosis (DVT).

### Funeral expenses

#### International Plans

#### Domestic Plan

#### What we will pay for

If you die during your period of insurance, we will cover your overseas funeral or cremation costs, or the cost of returning your remains to Australia up to \$20,000 (inclusive of GST).

Under the *Australian Plan* we will pay your estate up to \$1,000 (inclusive of GST) for funeral or cremation costs.

We will only cover this if the death occurs within 12 months after the travel has concluded and you or your estate provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim.

### Loss of income

#### International Plans only

#### What we will pay for

If you are injured in an accident caused by violent, visible and external means while

overseas, and as a result are unable to resume work, we will cover you for loss of income, up to a maximum of six months commencing from the 31st day after you were due to resume your usual work in Australia.

We will only cover this if:

- > you had arranged to resume your usual work on your return to Australia, and
- > your inability to resume work occurred less than 30 days after the accident, and
- > you provide us with a doctor's certificate stating that you are unable to resume work, and
- > the accident occurred on your journey during the period of insurance.

We will not cover any dependant children under 21 years of age.

The most we will pay is:

- > the difference between your average net monthly earnings for the six months prior to the accident, and any amount you earn during the period when the loss of income is payable, or
- > \$1,500 each month under *Super Plus* and *Super Plans*, or
- > \$750 each month under the *Standard Plan*, or
- > \$500 each month under the *Economy Plan*, whichever is the least amount.

### What we will not pay for under accidental death, disability and loss of income

#### We will not cover you if:

- > the death is a result of suicide or attempted suicide.

**Note:** There are other limits on your cover for 'Accidental death, disability and loss of income' under '*What we will not pay for under any section of this policy*' (pages 35-36), '*Your responsibilities to us*' (pages 37-38) and '*Our commitment to you*' (pages 39-42).

## If you are hijacked or mugged

### Hijack

International Plans only

#### What we will pay for

If you are travelling by public transport overseas and your transport is forcibly seized for the purpose of extortion or any other illegal reason, we will pay you \$1,000 (inclusive of GST) for every 24 hours you are detained.

We will pay up to \$5,000 (inclusive of GST) for *Singles* and \$10,000 (inclusive of GST) for *Doubles* in total.

### Mugging

International Plans only

#### What we will pay for

We will pay you up to \$500 (inclusive of GST) if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the Police within 24 hours of the incident taking place, and you can produce written proof that you have made the report.

### What we will not pay for under hijacking or mugging

- › We will not cover any costs resulting from any act or threat of terrorism.

**Note:** There are other limits on your cover for 'Hijacking or mugging' under '*What we will not pay for under any section of this policy*' (pages 35-36), '*Your responsibilities to us*' (pages 37-38) and '*Our commitment to you*' (pages 39-42).

## If you hire a vehicle

### Hire vehicle excess waiver

International Plans

Domestic Plan

#### What we will pay for

We will pay the insurance excess you are liable for under a hire agreement up to \$3,000 (inclusive of GST) under the *Super Plus Plan* and up to \$2,000 (inclusive of GST) for all other plans.

We will cover you if you are involved in an accident in a vehicle you have hired or the hired vehicle suffers loss or damage as a result of malicious damage or theft.

We will only cover you if you:

- › are the driver,
- › are a licensed driver, and
- › have fulfilled all the terms and conditions of the hire agreement.

We will not pay for any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

### Return of a hire vehicle

International Plans

Domestic Plan

#### What we will pay you for

If you hire a vehicle and become unfit to drive, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500 (inclusive of GST).

We will only cover this if you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

#### What we will not pay for under hire vehicle:

- › We will not cover any costs resulting from any act or threat of terrorism.

**Note:** There are other limits on your cover for hire vehicles under '*What we will not pay for under any section of this policy*' (pages 35-36), '*Your responsibilities to us*' (pages 37-38) and '*Our commitment to you*' (pages 39-42).

# Liability

## Liability cover

International Plans

Domestic Plan

plan type	singles	doubles
super plus	\$2.5 m	\$2.5 m
super	\$2.5 m	\$2.5 m
standard	\$2 m	\$2 m
economy	\$1 m	\$1 m
australian	\$1 m	\$1 m

### What we will pay you for

We will cover your legal liability as a result of an incident that causes loss or damage to someone else's property, or death or bodily injury to other people, up to the amount specified under your plan.

The amounts listed above include any legal costs you have to pay in relation to the incident, that you have advised us of before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not pay or promise to pay for the claim, or admit responsibility for the claim.

## What we will not pay for under liability

**We will not cover any amount you are legally liable to pay if you act negligently and this causes:**

- › death, bodily injury or disease to you, your relative, your travelling companion, your business partner, any person you employ, or anyone else you have covered under a workers compensation legislation, ordinance or agreement.
- › any incident where another insurance policy which is required by law already covers you for the liability.
- › loss of, or damage to, property you own, you have borrowed, hired or have under your control.
- › death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice.
- › penalties, fines or awards of aggravated, exemplary or punitive damages made against you.
- › death, bodily injury, disease or damage to property which arises out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.

**Note:** There are other limits on your cover for Liability under 'What we will not pay for under any section of this policy' (pages 35-36), 'Your responsibilities to us' (pages 37-38) and 'Our commitment to you' (pages 39-42).

# Exclusions to your cover

## What we will not pay for under any section of this policy

**We will not pay claims for, or which are directly or indirectly caused by:**

1. any incident that does not occur during the period of insurance.
2. theft or loss of cash, bank notes and other negotiable items, unless the loss is covered under 'Travel documents' on page 27.
3. losses covered under any other policy or scheme, including a private health scheme, workers compensation scheme, or other accident compensation schemes.
4. pre-existing medical or dental conditions of any person, including you, your travelling companions, your relatives, or your business partners, unless you have applied for, and we have approved, additional cover for your pre-existing medical or dental condition. The approval number for this cover must be written on your Certificate of Insurance.
5. any accident, illness or disease that occurs to you overseas if you are 70 years of age or over, unless you have applied for and we have agreed to cover you for medical and dental cover.
6. pregnancy or childbirth, including any medical complications if the pregnancy was medically assisted. This does not include any unforeseen medical complications which occur before the end of the 24th week of your pregnancy. The 24th week is calculated using your estimated date of delivery given to us by your doctor.
7. an injury or illness you suffered during your period of insurance once your original policy expires if you ask for an extension of your original policy while you are still overseas, or are medically fit to return to Australia, but decide not to after your original policy expires.
8. your failure to make reasonable efforts to:
  - safeguard your property, including failure to use any safe or safety deposit facility made available to you,
  - avoid accidental injury,
  - minimise your loss.
9. any act of violence by you.
10. motorcycling, unless the driver has a current motorcycle licence. This applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law.
11. hunting.
12. racing, other than on foot.
13. any sporting activity you play in a professional capacity.
14. polo.
15. diving with an artificial breathing device, unless you have an open water diving certificate or are being directly supervised by a qualified diving instructor.
16. travel in, or attached to, any air-supported devices (e.g. hang glider), unless you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company.
17. mountaineering or rock climbing if you need to use climbing equipment.

18. yachting which involves sailing in international waters.
19. you, or your travelling companion no longer wanting to travel, or deciding to change your plans.
20. you not following advice in the mass media or any government or other official body's warning:
  - against travel to a particular country or parts of a country.
  - of a strike, riot, bad weather, civil commotion or contagious disease,
  - of a likely or actual epidemic or pandemic (such as H5N1 Avian Influenza),
  - of a threat of an epidemic or pandemic (such as H5N1 Avian Influenza) that requires the closure of a country's borders,
  - of an epidemic or pandemic that results in you being quarantined,
 and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
21. loss of enjoyment or other financial loss not covered in this policy. We will not pay for any form of consequential loss.
22. suicide or attempted suicide.
23. sexually transmitted or transmittable diseases, or any disease transmitted by you.
24. the effects of alcohol or drugs.
25. telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy.
26. any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property.
27. breach of any government prohibition or regulation, including the failure to obtain a visa, work permit or passport when you are required to do so.
28. war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power.
29. anything nuclear or radioactive.
30. nervousness, anxiety, depression or stress-related disorders that results in a disinclination to travel.
31. the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with.
32. accidental damage, loss or theft of any stock in a business trade or profession, or goods purchased for re-sale or consignment.
33. you engaging in any hazardous work.

## Your responsibilities to us

### Your duty of disclosure

When you take out, extend, or change a travel policy, or when you make a claim, you have a duty to answer our questions truthfully and provide us with any information that could affect our decision to insure you, or the terms of your policy.

This is called your 'duty of disclosure'.

#### What you must tell us when you apply to take out this policy

When applying to take out insurance, we will ask you certain questions. When answering these questions, you must be honest, and you have a duty under the *Insurance Contracts Act 1984* to tell us anything:

- › known to you, and
- › which a reasonable person in the circumstances, would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this policy, and on what terms.

#### Who you are answering the questions for

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the policy.

#### If you do not answer our questions in this way

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in place.

### Variation or extension of your policy

When your policy is varied or extended, you have a duty, under the *Insurance Contracts Act 1984*, to tell us anything that you:

- › know, or
- › could reasonably be expected to know

is relevant to our decision whether to accept the risk of insurance and on what terms.

Your duty does not require disclosure of anything that:

- › diminishes the risk to be undertaken by us,
- › is of common knowledge,
- › we know or, in the ordinary course of business, ought to know, or
- › is a matter that we indicate your duty has been waived by us.

#### If you do not comply with your duty of disclosure

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

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

## Your responsibilities when you are insured with us

In addition to your duty of disclosure, there are other responsibilities that you must meet when you are insured with us.

### You must tell us if

- › any changes have been made to your travel plans.
- › anyone listed as an insured under your policy:
  - has any pre-existing medical conditions, or
  - are no longer travelling with you.
- › there are any changes in circumstances during the period of insurance.

In addition, you must also:

- › be truthful and frank in any statement you make in connection with your policy.
- › pay your premium.
- › take reasonable precautions to avoid a claim being made.
- › obey all laws and make sure anyone acting on your behalf obeys all laws.
- › not make a fraudulent claim under this insurance policy or any other policy.
- › follow the conditions of this policy.

## Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

### You must:

- › be truthful and frank in any statement you make in connection with a claim.
- › take safe and reasonable steps to prevent any further loss, damage or liability occurring.
- › report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report.
- › give us any information or assistance we require to investigate and process your claim:
  - this may include Police reports, declarations or evidence of ownership.
- › not pay or promise to pay for a claim, or admit responsibility for a claim.

In addition, you also give us your rights to claim from anyone else. If you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – *you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.*

## If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim, cancel your policy, or do both. If we cancel your policy, we will advise you in writing.

## Our commitment to you

### The basis on which we will provide this insurance to you

We provide insurance cover to you based on the understanding that:

- › you are a permanent resident of Australia,
- › you intend to return to Australia after your journey,
- › you will purchase your policy in Australia before you commence your journey,
- › the travel date on your original insurance is the date you leave your residence to start your journey,
- › you are medically fit, and
- › you do not know of any reason why your journey may need to be cancelled or disrupted.

### How we will treat your policy if you make a claim

We will treat your policy in the following way:

- › we will pay all claims in Australian dollars. The rate of exchange we will use will be the exchange rate applicable on the date you had your loss of expense.
- › if you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.

### Our Guarantee

Our Guarantee assures you of quality insurance and service at all times.

#### Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

#### Money Back Guarantee

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days, after you receive your certificate of insurance. If you decide you don't want the cover during that time, you may cancel it. If you cancel your policy during the cooling off period, we will give you a full refund provided that you have not started your journey or do not want to make a claim.

#### Service Guarantee

We will provide you with the highest standard of service.

### The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

#### The objectives of the code are:

- › to promote better, more-informed relations between insurers and their customers,

- › to improve consumer confidence in the general insurance industry,
- › to provide better mechanisms for the resolution of complaints between insurers and their customers, and
- › to commit insurers and the professionals they rely upon to higher standards of customer service.

#### **Our commitment to you**

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code.

### *How we handle your personal information*

We are committed to handling your personal information in accordance with the *Privacy Act*.

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

#### **When you provide your personal information to us**

You acknowledge and consent to us collecting and using your information:

- › to consider your insurance application and subsequent application for insurance.

- › to underwrite and price any policy issued by us or our related entities.
- › to calculate and offer discounts.
- › to issue you with a policy.
- › to administer the policy.
- › to investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to:

- › the intermediary\* and/or the third party who you have been dealing with in respect to this insurance policy and who referred you to us,
- › other insurers,
- › our related entities,
- › insurance reference bureaus,
- › law enforcement agencies,
- › investigators and recovery agents,
- › lawyers,
- › any credit provider that has security over your property,
- › assessors,
- › repairers,
- › suppliers retained by us to supply goods and services,
- › advisers, and/or
- › the agent of any of these.

\* The intermediary is the company or individual through which you purchased this insurance, or the company named on the inside front cover of this booklet.

#### **When you provide personal information to us about another person**

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- › who we are,
- › how we use and disclose their information, and
- › that they can gain access to that information.

#### **Privacy of your personal information – for marketing purposes**

In order to enhance its relationship with you, your intermediary may use your personal information that you have provided us to offer you other products and services which may be of benefit to you.

#### **When you provide your personal information to us:**

- › you acknowledge and consent to your personal information being used on a confidential basis by us or our representative\*\* to contact you by mail, phone or email to provide you information on offers, products and services or for planning, marketing research and product development.
- › in using your personal information for these marketing purposes, we and our representative may use and disclose your personal information to offer you our or our representative's products and services directly or to any other organisation to carry out the above marketing purposes on our or our representative's behalf, however:

- CGU Insurance Ltd (CGU Insurance) and our representatives will not use your information in this way if you have already told CGU Insurance and our representative not to.
- you must inform CGU Insurance or our representative if you do not want your personal information disclosed or used for marketing purposes.

#### **Privacy of your personal medical and/or dental information**

We may need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal medical and/or dental information, but this may affect our ability to provide you with cover.

#### **When you provide your personal medical information to us**

You acknowledge and consent to us collecting and using your medical information:

- › to consider your insurance application.
- › to underwrite and price any policy issued by us or our related entities.
- › to issue you with a policy.
- › to administer the policy.
- › to investigate, assess and pay any claim made by or against you.

\*\* Representative may include our intermediary, a third party who you have been dealing with and who referred you to us, and any third party service provider engaged to assist in carrying out product marketing.

For these purposes, you acknowledge and consent to us collecting your personal medical information from, and disclosing it on a confidential basis to:

- › International SOS (Australasia) Pty Ltd,
- › the intermediary and/or the third party who you have been dealing with in respect to this insurance policy and who referred you to us,
- › other insurers,
- › our related entities,
- › insurance reference bureaus,
- › law enforcement agencies,
- › investigators and recovery agents,
- › lawyers,
- › medical professionals treating you in an emergency,
- › assessors,
- › suppliers retained by us to supply goods and services,
- › advisers, and/or
- › the agent of any of these.

#### **When you provide personal medical information to us about another person**

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- › who we are,
- › how we use and disclose their information, and
- › that they can gain access to that information.

## How to take out insurance

### How to apply for insurance

If you would like to take out a policy with us, please follow these steps.

#### **1 Choose a plan that will cover your travel destination and suit your needs**

If you are travelling overseas, there are four plans to choose from:

- › *Super Plus Plan* – for travel to any international destination. This plan is compulsory for any travel that includes USA, Canada or Japan,
- › *Super Plan* – is the minimum cover for travel to the UK, Europe, South America, Russia, India, Africa or the Middle East,
- › *Standard Plan* – is the minimum cover for travel to Asia, including Bali, or
- › *Economy Plan* – for travel to New Zealand, Norfolk Island or South Pacific Islands.

If you are only travelling within Australia, choose the *Australian Plan*.

Medical and dental expenses are not covered under an *Australian Plan* policy. If you are cruising in Australian waters, Medicare or your private health fund may not cover you. If you wish to be covered for medical and dental expenses, you should consider choosing an overseas plan.

#### **2 Decide if you need *Singles* or *Doubles* cover**

Choose *Singles* cover if you are the only adult travelling.

Choose *Doubles* cover if you are travelling with one adult companion.

Both *Singles* and *Doubles* cover any dependant children under the age of 21.

#### **3 Check that you have all the information we require to prepare your policy**

We will need:

- › the name, address and date of birth of anyone who will be insured under this policy.
- › details of where you plan to travel.
- › your travel dates.

#### **4 Cover for pre-existing medical conditions or persons 70 years of age or over**

You will need to complete a medical assessment form if you:

- › have a pre-existing medical condition that is not automatically covered under this policy, or
- › are 70 years of age or over before your departure date or during your journey, and travelling overseas.

Contact us for an assessment form.

Any dependant children travelling with you that have a pre-existing medical condition will also need to have a medical assessment form completed.

#### **5 Apply by contacting us**

We will provide you with a premium estimate based on the plan that you choose.

Your premium may be higher if you are 70 years of age or over, or have a pre-existing medical condition we have agreed to cover.

## 6 Take out your policy

Take out your policy by paying your premium. We will issue you with a policy that is made up of your Certificate of Insurance and this Product Disclosure Statement (PDS), plus any supplementary PDS we may issue.

You must pay your premium in one lump sum and we must receive your payment before you commence any travel. If we do not receive your payment before the start date of your period of insurance, you will not be insured.

## 7 If you change your mind

We provide a cooling-off period that lets you cancel your insurance within 21 days of us issuing your policy to you.

However, your cooling-off period no longer applies once you commence your travel, or make a claim within this time.

If you request a refund after the cooling-off period, we will refund the amount you paid, less the cost relating to any used portion of your policy and less an administration fee of \$30. However, no refund will apply after the cooling-off period if you have submitted a claim.

## How to extend your policy

If you decide to extend your journey and want cover for the additional time you are away, please follow these steps.

### 1 Contact us to ask for an extension

You must ask us to extend your policy while the original policy is still current.

You may extend your policy if you are a permanent resident of Australia, and you purchased a *Super Plus*, *Super*, or *Standard Plan* with your original policy.

**Please note:** You cannot extend an *Economy* or *Australian Plan*.

You must purchase the same plan as your original policy or a higher plan if required should you change your destination.

### 2 Tell us about any claims

You must tell us about all paid or unpaid claims under your original policy, as well as any factors that could lead to a claim being made in the future.

We will not provide cover for any pre-existing medical condition on the extension.

### 3 Take out your policy extension

If we accept your request for the extension, you can extend your policy by paying the premium we ask for.

### 4 If you need to extend your policy again

You can extend your policy up to three times, but the total of your period of journey on your original policy plus the total period of all extensions must not exceed 24 months. We will issue you with a new Certificate of Insurance every time you extend your policy with us.

If you change your destination during your period of insurance, please contact us to ensure that you are covered.

## How to make a claim

### 1 Contact us

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week.

Telephone: 1800 112 449

Email: [travelclaims@iag.com.au](mailto:travelclaims@iag.com.au)

You must tell us within 30 days of completing or cancelling your journey.

### 2 Provide us with all the information we need to assess your claim

We will need original medical, dental or Police reports, declarations, receipts, valuations or other evidence of ownership.

For medical or dental expenses, we will need written confirmation of your illness or injury from a qualified member of the medical or dental profession.

For loss or theft of luggage items, we will need a copy of the report you lodged with the Police or the carrier from where the loss or theft was reported, together with evidence of ownership, such as original receipts, photographs or operating manuals.

For cancellation expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's certificate or letter from the carrier.

## How we settle your claim

### 1 If we agree to settle your claim

The maximum amount we will pay for all claims in total under each section of the policy for the plan you have selected is shown under *Choosing your plan* (pages 12-13) and *What this policy covers* (pages 18-34).

If the cover under your policy is for *Doubles*, the limits that apply to the benefits is the maximum amount we will pay for all claims made by you and/or any other person covered under the policy.

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars.

### 2 If we agree to settle your luggage claim

We will decide whether to:

- › repair the luggage,
- › replace the luggage with nearest equivalent new luggage, or
- › pay you the cost of repair or replacement.

We will reduce the amount we pay:

- › to allow for age, wear, tear and depreciation,
- › by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident.

## Steps to resolve a complaint or dispute

### 3 If we agree to settle your cancellation claim and you have used frequent flyer points or a similar scheme to purchase your ticket

We will:

- › obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time the original ticket was issued,
- › less your financial contribution,
- › then multiply this figure by the total number of points lost, and
- › divide by the total number of points used to obtain your original ticket.

### 4 If you need to pay an excess

An excess of \$50 applies to each claim. If we settle your claim, we will deduct the amount of the excess from the amount we settle your claim for or we will ask you to pay the excess to us.

### 1 Talk to us first

If you have a complaint, the first thing you should do is speak to one of our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

#### See back cover for contact details

If the staff member or claims officer are unable to resolve the matter for you, you may speak to a manager. If you are not satisfied with the decision you can go to step 2.

### 2 Seek a review

If the matter is still not resolved, the manager will refer you to the internal dispute resolution department who will conduct a review of your dispute.

If you are still not satisfied with the decision you can go to step 3.

### 3 Seek an external review

You are entitled to seek an external review of our decision. We can provide you with information on which options are available to you, such as referring you to the external dispute resolution scheme administered by the Insurance Ombudsman Service (ios).

For more information about our complaint and dispute resolution procedures, contact us.

# Glossary

## **business partner**

a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

## **Certificate of Insurance**

the document we give you outlining the terms and conditions of your policy. Together with your PDS and any supplementary PDS we may issue, it makes up your insurance contract with us.

## **dental expenses**

the costs you incur for emergency dental treatment.

## **dental treatment**

treatment of healthy natural teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

## **dentist**

a general practitioner who is registered and has the qualifications required to practise dentistry.

## **dependant child**

a relative who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

## **disabled/disability**

- › loss of your sight, or
- › loss of a limb, or
- › loss of the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use of the limb must be total and permanent.

## **doctor**

a general medical practitioner registered to practise medicine.

## **epidemic**

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.

## **extension**

when the period of journey listed on your Certificate of Insurance is extended. Any injury or illness that occurs during the original period of insurance will become a pre-existing medical condition for the extension period of the original policy.

## **golf equipment**

golf clubs, golf bag and golf shoes.

## **hazardous**

something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.

## **incident**

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

## **injury/injured, ill/illness**

an accident or illness that you or your travelling companion suffer which requires medical or dental treatment by a doctor or a dentist. For a relative or business partner not travelling with you it means a life threatening accident or illness.

## **insolvency**

the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or any other occurrence of a similar nature.

## **luggage**

personal items you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make overseas. They do not include mechanical or machine parts, items for sale, cargo taken with you or purchased overseas.

## **luggage left unsupervised**

your luggage is considered unsupervised when it is left:

- › with a person other than your travelling companion.
- › in a position where it remains unsupervised for a sufficient length of time for it to be removed without your knowledge.
- › at a distance which creates an opportunity to be taken without reasonable chance of you apprehending or identifying the thief.

## **medical expenses**

costs you incur for medical treatment.

## **medical treatment**

includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment or diagnostic investigations.

## **omission**

a failure to act, including a failure to do or say something.

## **original policy**

the policy issued to you before you leave Australia.

## **pandemic**

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

## **period of insurance**

the date from when we issue your Certificate of Insurance until your return date.

Cancelled and rescheduled travel costs start from the date your Certificate of Insurance is issued by your agent or us. All other covers start when you leave your residence to start your journey.

All cover stops when:

- › the period of journey shown on your Certificate of Insurance ends, or
- › you return to a residence in Australia, or for the *Australian Plan* to your home in Australia,

whichever is earlier.

If you need to prolong your journey as a result of an incident we have agreed to cover, we will continue to cover you free of charge until you can reasonably complete your journey.

## **period of journey**

the dates for your journey listed on your Certificate of Insurance.

**plans**

the types of cover you can select. They include: *Super Plus, Super, Standard, Economy* and *Australian Plans*. Under each plan you can also choose from *Singles* or *Doubles* cover.

**policy**

a contract between you and us which provides you with insurance cover in exchange for a premium. Your policy is made up of two documents:

- › this Product Disclosure Statement and Policy Booklet (PDS) including any supplementary PDS that we may issue.
- › your current Certificate of Insurance.

**premium**

the total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. This amount is shown on your current Certificate of Insurance. You must pay your premium in one lump sum prior to your travel at the time that the cover is taken out.

**Product Disclosure Statement**

the Product Disclosure Statement (PDS) is made up of information that includes what this policy covers, taking out insurance, and how to make a claim. If we make changes to the PDS, we may provide you with a new PDS or a supplementary PDS.

**public place**

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

**reasonable care**

your responsibility to exercise a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard your property.

Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

**reasonable costs**

for medical and dental the care should be at the same standard level given in the country you are in, and must not exceed the level of care you would normally receive in Australia.

For all other expenses such as transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

**relative**

your spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé or fiancée, permanently residing in Australia.

**ski equipment**

skis, ski poles, ski bindings, ski boots, snowboard, gloves, goggles, ski pants and jacket.

**spouse**

a legal or de facto spouse or partner who is in a permanent relationship. We may ask for proof of marriage or a permanent relationship.

**terrorism**

any act which may involve the use, or threat of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

**travel documents**

travel documents include, but are not limited to, passports, visa, travellers cheques, itineraries and your Certificate of Insurance.

**travelling companion**

any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least 50% of your journey.

**us, we and our**

refers to:

CGU Insurance Limited, ABN 27 004 478 371. Where we refer to the Emergency Assistance Hotline, 'us', 'we' and 'our' refers to International SOS Australasia Pty Ltd.

**you**

the person or persons named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.

**your home**

your usual residential address in Australia.

# Distribution Arrangement

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 (ANZ) source ANZ Travel Insurance from ING General Insurance Pty Limited ABN 56 072 892 365 (ING GI). ING GI is a wholly owned subsidiary of ING Australia Limited ABN 60 000 000 779 (INGA). INGA is 49% owned by ANZ and 51% by ING Group. ANZ's colour blue is a trademark of ANZ. ING GI acts under an agreement with the issuer of this insurance product, CGU Insurance Limited ABN 27 004 478 371 (CGU). ANZ and ING GI receive commission from CGU Insurance and neither company is acting as your agent. ANZ, INGA and their related companies, including ING Bank (Australia) Limited ABN 24 000 893 292, do not accept any liability in respect of this insurance and do not guarantee the payment of any claim or benefit.

# Index

- A
  - accidental death, 30
  - accidental permanent disability, 30
  - age loading, 43
  - alcohol exclusion, 36
  - answering questions, 37
  - applying for insurance, 43–44
- B
  - basis for insurance, 39
  - binoculars, 29
  - boarding fees for pets, 20
  - business partners, 48
    - disrupted or cancelled travel*, 19
    - liability exclusions*, 34
    - medical conditions*, 15, 35
    - unexpected death*, 19, 21
- C
  - cameras, 27, 29
  - cancellation claim settlement, 46
  - cancelled travel, 19–20, 22
  - checklist for travel, 8–9
  - claims
    - complaints*, 47
    - disputes*, 47
    - excess*, 17, 46
    - how to make one*, 45
    - how we settle claims*, 45–46
    - Our Guarantee*, 39
  - Code of Practice, 39–40
  - complaints procedures, 47
  - computers, 29
  - cooling-off period, 39, 44
  - costs of return home, 21
  - costs when delayed, 20–21
  - credit cards, 27
  - cruising in Australian waters, 13, 43
- D
  - damaged items, 27–28
  - death
    - by accident*, 30
    - of relative*, 19, 21
    - of travelling companion*, 19, 21
  - delayed travel, 20–22
  - dental treatment overseas, 23, 24, 48
  - disability, 30
  - disputes about claims, 47
  - disrupted travel, 19–22, 39
  - diving exclusion, 35
  - drugs exclusion, 36
  - duty of disclosure, 37
- E
  - Emergency Assistance Hotline, 10–11
  - emergency expenses, 26
  - evacuation costs, 24
  - excess, 17, 46
  - exclusions to cover
    - dental*, 24–25
    - death and disability*, 31
    - general*, 35–36
    - liability*, 34
    - luggage and travel documents*, 29
    - medical*, 24–25
    - relatives*, 34, 35
    - rescheduled, delayed, cancelled travel*, 22
  - extending time of policy, 44
- F
  - funeral expenses, 30
- G
  - General Insurance Code of Practice, 39–40
  - glossary, 48–51
- H
  - hang gliding exclusion, 35
  - hijack, 32
  - hired vehicles, 33
  - Hotline help, 10–11
- I
  - incidents to be reported to Police, 26–29, 32, 38, 45
  - injury in an accident, 30
  - insurance cover provided, 18–34
  - insurance plans available, 12–13, 43, 50
  - International SOS Australasia Pty Ltd, 10, 42, 51

## L

- legal advice, 10
- liability cover, 34
- loss of income, 30–31
- loss of items, 26–28, 29, 45
- luggage
  - damaged or stolen*, 26–29
  - left unsupervised*, 29, 49
  - settlement of claims*, 45–46

## M

- making a claim, 45
- medical advice through Hotline, 10
- medical conditions,
  - pre-existing*, 15–16
  - optional cover*, 16
- medical exclusions from cover, 24–25
- medical treatment overseas, 23–24, 49
- message relay service, 10
- missed connections, 21
- mobile phones, 27, 29
- motorcycling exclusion, 35
- mountaineering exclusion, 36
- mugging, 32

## O

- optional pre-existing medical condition cover, 16

## P

- period of insurance, 49
- period of journey, 19, 44, 49
- personal information, 40–42
- pet boarding fees, 20
- plans of insurance available, 12–13, 43, 50
- policy extension, 44
- pre-existing medical conditions,
  - automatic cover*, 15–16, 35
  - optional cover*, 16
- pregnancy, 16, 35
- privacy of personal information, 40–42
- public place, 9, 29, 50
- purchases in emergencies, 26

## R

- refund, 39, 44
- relatives, 48, 50
  - death of*, 19, 21
  - disrupted or cancelled travel*, 19, 21
  - exclusions*, 15, 24, 34, 35
  - expenses*, 24
  - messages to*, 10
- reporting incidents to Police, 26–29, 32, 38, 45
- rescheduled travel, 19, 22
- responsibilities to us, 38
- rock climbing exclusion, 36

## S

- sexually transmitted diseases, 36
- spectacle lenses, 29
- spouse, 24, 50
- stolen items, 26–28

## T

- terrorism, 22, 24, 32, 33, 51
- theft of items, 26–28, 35, 38, 45
- travel agent, insolvency of, 36
- travel checklist, 8–9
- travel documents, 8, 10–11, 12, 20, 26–27, 29, 35, 51
- travellers cheques, 27
- travelling companions, 48–49, 51
  - death of*, 21–22
  - disrupted or cancelled travel*, 19–20
  - Doubles cover*, 43
  - exclusions*, 34, 35, 36
  - expenses*, 24
  - pre-existing conditions*, 15, 35

## V

- video cameras, 27, 29

## W

- what this policy covers, 18

## Y

- yachting in international waters, 36
- your home, 8, 49, 51
- your responsibilities to us, 37–38



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