



# Travel Insurance

Effective from 1st December 2018.

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# About Us

# 01



## About ITREK

### Your insurer

Your travel insurance **policy** is insured by Certain Underwriters at Lloyd's (the **Insurer**). **Itrek** issues the **policy** to you and handles claims as an agent for the **Insurer**.

### Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

### Your Itrek travel policy

If you buy the **policy**, this document, a letter from us confirming or declining cover for your **pre-existing medical condition(s)** and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

### Your duty of disclosure

Before you enter into this insurance with us, you have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth). This means that if we ask you questions that are relevant to our decision whether to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstance would include in answering the questions. If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim or both. If your failure to tell us anything relevant is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

### Words with special meanings

Some words in this document have defined meanings. Where they appear:

- **'You'** and **'your'** mean the person(s) whose name(s) is set out on your **certificate of insurance**.
- **'We'**, **'our'** and **'us'** means the **Insurer** who deals with you through **Itrek**.

Other words in this Product Disclosure Statement (PDS) have a special meaning and appear in bold. When these words are used, they have the meaning set out in the **Definitions** section.

# TABLE OF BENEFITS

Policy Section & Benefits		EXCESS APPLIES	LONG TERM COVER	COMPREHENSIVE	ESSENTIALS	MEDICAL ONLY
			PER TRAVELLER	PER TRAVELLER	PER TRAVELLER	PER TRAVELLER
Section 1 - Medical & Evacuation						
1.1	Overseas Emergency Medical Assistance^	Yes	Unlimited	Unlimited	\$5,000,000	\$5,000,000
1.2	Medical Transport & Repatriation	Yes	Unlimited	Unlimited	\$5,000,000	\$5,000,000
1.3	24 Hours Emergency Assistance	Yes	Unlimited	Unlimited	\$5,000,000	\$5,000,000
1.4	Local Funeral Expenses/Repatriation of Remains	Yes	\$15,000	\$15,000	15,000	\$15,000
1.5	Overseas Emergency Medical & Hospital Expenses^*	Yes	Unlimited	Unlimited	\$5,000,000	\$5,000,000
1.6	Treatment by Chiropractor & Physiotherapist	Yes	\$1,000	\$1,000	\$500	\$500
1.7	Dental Expenses ( per adult)	Yes	\$500	\$500	\$500	\$500
1.8	Hospital Cash Allowance^*	No	\$5,000	\$5,000	X	X
1.9	Accidental Death*	No	\$25,000	\$25,000	X	X
1.10	Permanent Disability^*	No	\$25,000	\$25,000	X	X
Section 2 - Luggage						
2.1	Credit Card Fraud & Replacement^	Yes	\$2,500	\$2,500	X	X
2.1A	<i>Includes Travel Documents &amp; Traveller's Cheques^</i>	Yes	Yes	Yes	X	X
2.2	Theft Of Cash^#	No	\$250	\$250	X	X
2.3	Theft, Accidental Loss or Damage to Your Luggage & Personal Items*	Yes	\$10,000	\$10,000	\$2,500	X
2.3A	<i>Includes Cover for Laptops, Personal Computers and Cameras</i>	Yes	\$3,000	\$3,000	\$500	X
2.3B	<i>Includes Cover for Tablets and Mobile Phones</i>	Yes	\$1,000	\$1,000	\$500	X
2.3C	Unspecified Items	Yes	\$750	\$750	\$500	X
2.4	Luggage & Personal Items Delay Expenses^	No	\$500	\$500	\$250	X
Section 3 - Cancellation & Curtailment						
3.1	Interruption Costs of Your Journey	Yes	\$10,000	\$10,000	X	X
3.1A	<i>Includes Emergency Companion Cover*</i>	Yes	Yes	Yes	X	X
3.2	Trip Home Due to a Family Emergency	Yes	\$1,500	\$1,500	X	X
3.3	Cancellation Fees & Lost Deposits*	Yes	\$15,000	\$20,000	\$5,000	X
3.4	Resumption of Journey	Yes	\$1,500	\$1,500	X	X
3.5	Disruption to Your Journey (beyond 6 hours)*	No	\$1,000	\$1,000	X	X
3.6	Alternative Transport Expenses^	Yes	\$5,000	\$5,000	X	X
Section 4 - Ancillary						
4.1	Rental Vehicle Insurance Excess**^#!!	Yes	\$4,000	\$3,000	X	X
4.1A	<i>Includes Return of Rental Vehicle</i>	Yes	\$500	\$500	X	X
4.2	Kidnap & Hijack	No	\$4,000	\$4,000	X	X
4.3	Personal Liability#	Yes	\$2,5 million	\$2,5 million	\$1 million	\$1 million
Section 5 - Winter Sports Pack Add On						
5.1	Emergency Rescue^^	Yes	Unlimited	Unlimited	Unlimited	X
5.2	Ski Pack^^	Yes	\$750	\$750	\$750	X
5.3	Piste Closure^^*	Yes	\$1,000	\$1,000	\$1,000	X
5.4	Bad Weather & Avalanche Closure^^	Yes	\$750	\$750	\$750	X
5.5	Winter Sports Equipment Hire^^	Yes	\$1,500	\$1,500	\$1,500	X
5.6	Winter Sports Equipment Excess^^*	Yes	\$1,750	\$1,750	\$1,750	X
Section 6 - Bicycles Pack Add On						
6.1	Bicycles**^^	Yes	X	Up to \$5,000 per bike, maximum of \$15,000	X	X
Section 7 - Adventure Pack Add On^^		Yes	Yes	Yes	Yes	X
Section 8 - Trekking Pack Add On^^		Yes	Yes	Yes	Yes	X

^ There is no cover under these policy sections while travelling in Australia.

Sections 3.1, 3.1A & 3.2- if you claim for the same or similar cancelled services/facilities or alternative arrangements under more than one of these sections we will only pay the higher of the two amounts, not both.

# Limits are per policy regardless of the number of persons the claim relates to.

^^ you only have this cover for these sections if the relevant pack has been purchased.

\* Sub-limits apply, please refer to PDS for details.

Benefit limits as per traveller.

!! Means some plans have an option to increase a standard limit for a rental vehicle insurance excess.



# Product Disclosure Statement

02



## Product Disclosure Statement

This PDS explains:

- How to buy the **policy**- Page 3
- What the **policy** covers – Page 12
- How to claim under the **policy** – Page 58

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select, is suitable for your needs.

Any updates to this PDS, will be available at [www.itrektravelinsurance.com.au](http://www.itrektravelinsurance.com.au). We will email you if any important changes happen while your **policy** is in force.

### Buying the policy

Before buying the **policy**, you need to think about:

- Types and levels of cover?
- Am I eligible for cover?
- Where you are travelling to?
- Do I need optional extra cover?
- What level of **excess** do I prefer?
- What does the **policy** cost?
- Can I cancel the **policy**?
- What if I have a complaint?

### Types and levels of cover

You need to choose who will be covered and the level of cover you need to suit your travel plans. See the **table of benefits** for a summary of the benefits and limits offered.

## Am I eligible for cover?

Applicable to *Comprehensive*, *Essentials*, *Medical Only* plans. **Australian residents** can purchase these plans if

- Your **journey** commences and ends in Australia;
- You are aged 64 or under; and
- You also must have purchased the **policy** before leaving the station, airport, port, terminal or motor vehicle rental agency from which your trip is scheduled to commence.

Applicable to *Long Term Cover* plan.

**Australian residents** can purchase this plan if

- Your **journey** commences and ends in Australia; and
- You are aged between 18-49 years old; and
- You have a visa which is valid for 24 months.

## You will not be eligible for cover

Applicable to all plans.

- If you do not intend to return to Australia on the completion of your **overseas journey**; or
- You have already departed Australia; or
- You are using this travel insurance to substitute with a private health insurance while **overseas**, or
- You have not met the requirements of eligibility.

## Amendment of cover

In certain circumstances, we will allow you to amend your **policy** after purchase.

Where we agree to update or add to the cover under your **policy**, the change in cover will only apply to circumstances that arise after we have issued you with an updated **certificate of insurance** reflecting the change.

Where we agree to your request to remove any cover under your **policy**, you will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance that **arises** at the time or after your **policy** is updated.



## Where are you going?

When you apply for the **policy** you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your destination(s).

The **policy** only covers loss, **injury** or **illness** which occurs in the countries you have told us you will visit; however, all stopovers of up to 2 nights in countries other than the USA are also covered.

Please note: We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.

Cruises: If you're going on a cruise, you must select an appropriate region. There is, however, no cover under any sections of the **policy** when you are on a cargo ship or freighter.

## Do You Need Optional Extra Cover?

### List of automatically covered sports and activities

The following sports and activities are automatically covered under your **policy**.

- Aerobics
- Archery (amateur only)
- Badminton
- Ballooning (regulated or licensed hot air ballooning)
- Banana boat rides
- Bowling
- Bushwalking
- Cycling (recreational non-competitive and excluding racing)
- Camel riding (under appropriate supervision)
- Caving (sightseeing/tourist attraction)
- Dancing (recreational, not competition)
- Darts
- Elephant riding (under appropriate supervision)
- Fell running/walking

- Fishing (inland or coastal waters within 3 nautical miles) not including rock fishing
- Fitness training
- Flying (as a passenger in a licensed scheduled or chartered aircraft or helicopter)
- Frisbee
- Go karting
- Golf
- Gym training
- Handball
- Horse riding (leisure/social/non-competitive, excluding bare backs)
- Hot air ballooning
- Jet boating
- Jet skiing
- Kayaking (inland or coastal waters within 3 nautical miles)
- Kite boarding
- Kite flying
- Kite surfing
- Orienteering
- Running/jogging (half marathon distance or less)
- Safari tours (excluding handling of big game or dangerous animals)
- Segway tours
- Snorkelling
- Speed boating
- Squash
- Stand up paddle surfing
- Stilt walking
- Surf boat rowing
- Surfing
- Swimming (pool; enclosed, inland or coastal waters within 3 nautical miles only)
- Table tennis

- Tennis
- Ten pin bowling
- Trail bike riding
- Trampolining
- Tuk Tuk (hired transport as a passenger)
- Wake skating
- Walking
- War games (online gaming)
- Water polo
- Weight training
- Yoga (in class, alone or teaching)
- Zorbing

## High value items

**Luggage & personal items** are covered under all plans (see [section 2.3 - Theft, Accidental Loss or Damage to Your Luggage & Personal Items](#)), except for [Medical Only](#), but individual limits apply to each item.

If you select the [Comprehensive](#) plan you can purchase up to \$5,000 of additional cover for **high value items** that are less than 12 months old. You can do this by listing each item and its value when you apply for cover. Please note that **high value items** cover is not available for jewellery, **bicycles**, watches and watercraft (apart from surfboards).

## Winter sports pack add on

You can purchase the **winter sports pack** with all plans, except for [Medical Only](#) by paying an additional premium. You will only have the cover provided under the sections included in the **winter sports pack** if you select this option at the time of purchase and you have paid the required additional premium. If you do not purchase the **winter sports pack** you will not be covered for any losses **arising** directly or indirectly from you participating in **winter sports activities** under [section 1.1 - Emergency Medical Assistance](#), [section 1.2 - Medical Transport & Repatriation](#), [section 1.3 - 24 Hours Emergency Assistance](#), [section 1.4 - Local Funeral Expenses/Repatriation of Remains](#), [section 1.5 - Overseas Emergency Medical & Hospital Expenses](#), [section 1.6 - Treatment by Chiropractor & Physiotherapist](#), [section 3.1 - Interruption Costs of Your Journey](#), [section 3.1A - Includes Emergency Companion Cover](#), [section 3.2 - Trip Home Due to a Family Emergency](#) and [section](#)



**3.3 - Cancellation Fees & Lost Deposits** of the **policy**. You must purchase the **winter sports pack** before you leave your **departure point**. You cannot purchase this pack individually.

The following sections in the table below are included in the **winter sports pack**. This table also shows the coverage limits under each section.

Emergency Rescue	Unlimited
Ski Pack	\$750
Piste Closure*	\$1,000
Bad Weather & Avalanche Closure	\$750
Winter Sports Hire Equipment	\$1,500
Winter Sports Equipment Excess*	\$1,750

\*sub-limits apply

This additional option does not provide cover for claims under **section 1.10 - Permanent Disability** or **section 4.3 - Personal Liability** that **arise** from you participating in **winter sports activities**.

A double **excess** applies for all claims under **section 1.5 - Overseas Emergency Medical & Hospital Expenses**, **section 3.1 - Interruption Costs of Your Journey** and **section 3.3 - Cancellation Fees & Lost Deposits** if you purchase this option and your claim **arises** directly from you participating in **winter sports activities**. You cannot pay to remove this **excess**.

## Rental vehicle insurance excess

The **Comprehensive** and **Long Term Cover** plans automatically provide cover under **section 4.1 - Rental Vehicle Insurance Excess**. If you buy the **Comprehensive** plan you can increase the benefit level shown in the **table of benefits** by nominating the level of additional cover required from the options we make available to you and paying an additional premium at the time you purchase your **policy**. The amount of additional cover purchased by you will be shown on your **certificate of insurance**.

## Bicycles pack add on

No cover is provided for **bicycles** under **section 2.3 - Theft, Accidental Loss or Damage to your Luggage & Personal Items** and **bicycles** are not insured by your **policy**, unless the **bicycle pack** is purchased. You will only have cover under **section 6.1 - Bicycles** if you buy the **Comprehensive** plan and select this option at the time of purchase and you have paid the required additional premium.

The **bicycle pack** only covers **bicycles** if, at the time the **certificate of insurance** is issued, they are:

- less than three (3) years old; and
- valued at \$1,500 or more; and
- free of defects.

The maximum amount we will pay for any one **bicycle** is \$5,000 and \$15,000 for all **bicycle** claims combined.

Please note: No cover is provided under this section for any **bicycle** accessories (including but not limited to tools, bicycle pumps, lights, helmets, etc.). These items are covered under *section 2.3 - Theft, Accidental Loss or Damage to your Luggage & Personal Items* and the standard item limits will apply.

## Adventure pack add on

If you are intending to take part in any sport or activities during your **journey**, please note that cover is only available for the sports and activities listed in a '*List Of Covered Adventures*' and '*Automatically covered sports and activities*' subject to the following:

- you must use the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines for the sport or activity concerned;
- the sport or activity cannot be part of a tournament.
- the sport or activity is not to be undertaken on a professional basis.

You can purchase the **adventure pack** with all plans, except for *Medical Only* by paying an additional premium. You will only have the cover if you select this option at the time of purchase and you have paid the required additional premium. If you fail to purchase the **adventure pack** you will also not have coverage for any losses **arising** directly or indirectly from you participating in the sport or activity under *section 1.1 - Overseas Emergency Medical Assistance, section 1.2 - Medical Transportation & Repatriation, section 1.3 - 24 Hours Emergency Assistance, 1.4 - Local Funeral Expenses/Repatriation of Remains, section 1.5 - Overseas Emergency Medical & Hospital Expenses, section 1.6 - Treatment by Chiropractor and Physiotherapist, section 3.1 - Interruption Costs of Your Journey, section 3.1A - Includes Emergency Companion Cover, section 3.2 - Trip Home Due to a Family Emergency* and *section 3.3 - Cancellation Fees & Lost Deposits* of the **policy**.

Please refer to pages 41 - 44 for full details.

## Trekking pack add on

If you are intending to take part in **trekking** during your **journey**, please note that cover is only available if you purchase the **trekking** pack.

Coverage is provided while participating in **trekking** activities up to 6,000 metres in elevation, subject to the following:

- You must be with a professional and licensed guide or operator;
- You must wear the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines;
- You are **trekking** or hiking not on a professional basis.

You can purchase the **trekking** pack with all plans, except for *Medical Only* by paying an additional premium. You will only have the cover if you select this option at the time of purchase and you have paid the required additional premium. If you fail to purchase the **trekking** pack you will also not have coverage for any losses **arising** directly or indirectly from you participating in the sport or activity under *section 1.1 - Overseas Emergency Medical Assistance, section 1.2 - Medical Transportation & Repatriation, section 1.3 - 24 Hours Emergency Assistance, 1.4 - Local Funeral Expenses/Repatriation of Remains, section 1.5 - Overseas Emergency Medical & Hospital Expenses, section 1.6 - Treatment by Chiropractor and Physiotherapist, section 3.1 - Interruption Costs of Your Journey, section 3.1A - Includes Emergency Companion Cover, section 3.2 - Trip Home Due to a Family Emergency and section 3.3 - Cancellation Fees & Lost Deposits* of the **policy**.

## Pre-existing medical condition(s)

Please refer to our **pre-existing medical condition** process on page 46.

## What level of excess do I prefer?

An **excess** will be deducted from the amount payable to you under certain sections of the **policy**. Please refer to **table of benefits**.

You can choose from a range of **excess(es)** to suit your circumstances (\$200, \$100, \$300 and \$400). The higher the **excess** you choose, the lower the premium you pay.

In some circumstances, we may impose an additional **excess** for claims **arising** from some medical conditions. We will inform you in writing if any additional **excess** applies. Additional **excesses** also apply to the **winter sports pack** and the **adventure pack**. You can't remove these **excess(es)**.

You cannot remove the **excess**.



## What does the policy cost?

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on a number of factors including your travel destination(s), the duration of your **journey**, the level of cover and the **excess** you choose, the number of people covered, your age and any optional extra cover you select. It will also include some government charges and taxes (e.g. GST).

## Can I cancel the policy?

If you decide that you do not want this **policy**, you will be given a full refund of the premium you paid provided that:

- You cancel within 14 days after you are issued your **certificate of insurance** and PDS;
- You cancel prior to the start of the first of the travel dates shown on your **certificate of insurance**; and
- You do not want to make a claim or to exercise any other right under the **policy**.

You can still cancel your **policy** after 14 days but we will not refund any part of your premium if you do. If you choose to end your **journey** early for any reason, we will not reimburse any premium of any unused portion of your **policy**.

## Complaints

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) on page 67.

## What You're Covered For

This part of the PDS explains:

- The period for which you're covered and the circumstances in which you can extend your **policy**;
- What the **policy** covers; and
- The Exclusions and conditions that limit what you're covered for under the **policy**.

### Period of cover

#### How long you're covered for

The earliest that cover under the **policy** starts is when we issue you a **certificate of insurance**. This confirms the period for which you are insured.

Importantly:

- Cover for *section 3.3 - Cancellation Fees & Lost Deposits* starts on the date the **certificate of insurance** is issued.
- If you need to return **home** during your **journey** (unless it is a claimable event) cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **journey**. Please note it does not change the end date of your **policy**. Following resumption of your **journey** your **policy** will remain valid until the end date shown on your **certificate of insurance** or your permanent return to your **home**, whichever happens first. We will not pay any cost in relation to your return to Australia (unless these cost are covered by this **policy**) or for your expenses to travel **overseas** to resume your **journey**. Any **illness** or **injury** you have developed, show symptoms for, have diagnosed or treated in Australia before you resume your **journey** will not be covered in the remaining insurance period, as it will be considered as a **pre-existing medical condition(s)** from the time you resume your **journey**.
- Cover for *section 1.9 - Accidental Death* begins on the date of departure (start date) as stated on your **certificate of insurance**.
- Cover under all other sections starts on the first of your travelling dates shown on your **certificate of insurance**.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.

### Extending your journey

- You must apply to us if you wish to extend **your journey**.
- Your **policy** is not extended until we have agreed to do so.
- Premium payable for extending **your journey** is calculated at the current rates for the relevant plan at the time of extension.
- Please make sure you extend your **policy** before it expires (11.59 PM AEST).

We will agree to extend **your journey** if:

- We have accepted a claim under the **policy** and you have been **hospitalised**.
- You have been **hospitalised** cover will be extended only for the purpose and duration of repatriation to your **home**.
- A privately or commercially operated mode of transport is interrupted, delayed, cancelled or rescheduled by a claimable event, **your journey** is automatically extended until you return **home**.

We will **not** extend **your journey** if:

- You have lodged a claim under the **policy**;
- Your **policy** reached the maximum period of cover (i.e. 12 months or 24 months for the *Long Term Cover*);
- You are aware of any events or circumstances that could give rise to a claim under the original **policy** but have not notified us;
- Your claim **arises** from any **pre-existing medical conditions(s)** whatsoever under the original **policy**;
- Any new medical conditions have **arisen** during the original **policy** period;
- You resume travel that is not repatriation immediately following an accepted claim for which you were **hospitalised**;
- You are aged 65 years of age or over;
- You purchased the *Long Term Cover* plan and the total period would be more than 24 months.

If your circumstances mean that **your journey** cannot be extended, you will be required to submit a new application for Travel Insurance.

## What the policy covers

The **policy** provides 8 sections. Please refer to the **table of benefits** for more details.

### Benefits limits

The **table of benefits** on page 2 shows:

- Whether the benefit is included in the plan you have selected.
- The maximum amount we will pay for certain types of claims.



### Limits on cover

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section and also in the section titled **General Exclusions**. Please read each of the general exclusions carefully to understand what you are covered for and what is not insured.

## SECTION 1- MEDICAL & EVACUATION

This cover applies to all plans. This is no cover under this section while travelling in Australia.

If you are participating in **winter sport activities**, you have this cover if you have purchased the **winter sports pack**.

If you are participating in covered sports and activities or going **trekking**, you only have this cover if you purchased the **adventure pack** or the **trekking pack**.

### 1.1 Overseas Emergency Medical Assistance

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**;
- b) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**;
- c) Pass on messages to your **family** or employer in the case of an emergency.

### 1.2 Medical Transport & Repatriation

We will arrange:

- a) Medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment; or
- b) Evacuation if you need to be brought back to Australia with appropriate medical supervision.

### ***1.3 24 Hours Emergency Assistance***

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

If you are advised that you need a medical transfer or evacuation to Australia, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

### ***1.4 Local Funeral Expenses/Repatriation of Remains***

We will reimburse:

- a) If you die as a result of an **injury** or **illness** during your **journey** for the **reasonable** cost of either a funeral; or
- b) Cremation **overseas** and/or returning your remains to your **home**.

The maximum amount we will pay is \$15,000 per adult.

### ***1.5 Overseas Emergency Medical & Hospital Expenses***

We will reimburse:

- a) If you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to Australia, provided.
- b) The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical and **hospital** expenses to a minimum.

If you are **hospitalised** or treated as an outpatient and the total cost of the treatment will exceed \$2,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.

c) If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount that we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after an **illness** first showed itself or the accident that caused the **injury** happened.

### ***1.6 Treatment by Chiropractor & Physiotherapist***

We will reimburse:

a) If, as a result of an **injury**, you require treatment by a chiropractor or physiotherapist, during your **journey**, for a **reasonable** medical expenses up to applicable limit shown on the **table of benefits**.

### ***1.7 Dental Expenses***

We will reimburse:

a) The cost of emergency dental treatment up to a maximum payable benefit for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and **natural teeth**.

### ***1.8 Hospital Cash Allowance***

We will pay:

a) \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **overseas**.

### ***1.9 Accidental Death***

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

- a) You are **injured** during your **journey** and you die because of that **injury** within 12 months of the **injury**; or
- b) During your **journey**, your transport goes missing or is presumed lost while you are on it, sinks or crashes and you are presumed dead and your body is not found within 12 months.



### **1.10 Permanent Disability**

We will pay the permanent disability benefit shown in the **table of benefits** if:

- a) You are **injured** during an **overseas journey**; and
- b) Within 12 months of the **injury** you have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

### **Claims We Will Not Pay Under Section 1**

- a) For any **hospital** or medical costs incurred in Australia.
- b) For any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) For medical evacuation or the transportation of your remains from Australia to an **overseas** country.
- d) For any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- e) For any claims **arising** from search and rescue.
- f) If **arising** from **pre-existing medical condition(s)** except as specified under *Pre-Existing Medical Condition(s)* on page 48.
- g) If you do not take the advice of First Assistance.
- h) For more than 2 week's treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- i) In respect of medical care that is covered under a **reciprocal health care agreement**.
- j) For any claims relating to damage to dentures, dental prostheses, bridges or crowns.

- k) For any claims relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- l) For dental treatment caused by or related to the deterioration and/or decay of teeth.
- m) For preventative dental treatment.
- n) For the first 48 continuous hours you are in **hospital**. Please note this exclusion is applicable to *section 1.8 - Hospital Cash Allowance*.
- o) Hospital Cash Allowance claims if you cannot claim for **overseas** medical expenses in *section 1.5 - Overseas Emergency Medical & Hospital Expenses*.
- p) For any claims **arising** from one of the sports and activities where is it noted on the '*List of Covered Adventures*' that cover under this section does not apply.
- q) For any claims under this section **arising** from your participation in **winter sports activities**. *Please note* this exclusion is applicable to *section 1.10 - Permanent Disability*.
- r) For any claims **arising** from **trekking** activities where you did not purchase the **trekking** pack.

## SECTION 2 - LUGGAGE

**Concealed storage compartment, public place, unsupervised, unattended and luggage and personal items** have special meanings which can be found under *Definitions* on page 60.

### **2.1 Credit Card Fraud & Replacement**

This benefit is not applicable while travelling in Australia. This cover is available on the **Long Term Cover** and **Comprehensive** plans.

We will reimburse:

- a) The replacement cost (including communication costs) of your credit cards you lose or which are stolen from you during an **overseas journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

#### **2.1A Includes Travel Documents & Traveller's Cheques**

This benefit is not applicable while travelling in Australia. This cover is available on the **Long Term Cover** and **Comprehensive** plans.

We will reimburse:

- a) the replacement costs (including communication costs) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

### **2.2 Theft of Cash**

This benefit is not applicable while travelling in Australia. This cover is available on the **Long Term Cover** and **Comprehensive** plans.

We will reimburse the value of cash, bank notes, currency notes, postal orders or money orders stolen from your person during an **overseas journey**.

The maximum amount we will pay for all claims combined under this section is shown in the **table of benefits** for the plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

### **2.3 Theft, Accidental Loss or Damage to Your Luggage & Personal Items**

We will pay:

- a) The repair cost or value of any **luggage & personal items** which are stolen or accidentally damaged; or
- b) Are permanently lost during your **journey**.

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

We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage & personal items** instead of paying you.

c) In addition to the limit shown in the **table of benefits** for this section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all **high value items** combined. Depreciation and the standard item limits shown in [sections 2.3, 2.3A, 2.3B](#) and [2.3C](#) do not apply to **high value items**. If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

d) **Luggage & personal items** left in a motor vehicle are only covered during the daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your **luggage & personal items** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

You **MUST** report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

*Please note [section 2.3 - Theft, Accidental Loss or Damage to your Luggage & Personal Items](#) we will pay clause is applicable to [sections 2.3A, 2.3B](#) and [2.3C](#).*



### 2.3A Laptops, Personal Computers and Cameras

Subject to clauses c) and d) of [section 2.3 - Theft, Accidental Loss or Damage to Your Luggage & Personal Items](#) the maximum amount we will pay for any item (i.e. the item limit) is:

Items	<i>Long Term Cover and Comprehensive plans</i>	<i>Essentials plan</i>
Personal computers, laptops or cameras	\$3,000	\$500

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to a camera, lenses (attached or not), tripod and accessories.

### 2.3B Tablets & Mobile Phones

Subject to clauses c) and d) of [section 2.3 - Theft, Accidental Loss or Damage to Your Luggage & Personal Items](#) the maximum amount we will pay for any item (i.e. the item limit) is:

Items	<i>Long Term Cover and Comprehensive plans</i>	<i>Essentials plan</i>
Mobile phones and tablets (including PDAs and any items with phone capabilities)	\$1,000	\$500

### 2.3C Unspecified Items

Subject to clauses c) and d) of [section 2.3 - Theft, Accidental Loss or Damage to Your Luggage & Personal Items](#) the maximum amount we will pay for any item (i.e. the item limit) is:

Items	<a href="#">Long Term Cover</a> and <a href="#">Comprehensive</a> plans	<a href="#">Essentials</a> plan
Unspecified items	\$750	\$500

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- A matched or unmatched set of golf clubs, golf bag and buggy;
- A matching pair of earrings.

### 2.4 Luggage and Personal Items Delay Allowance

This benefit is not applicable while travelling in Australia. This cover is available on the [Long Term Cover](#), [Essentials](#) and [Comprehensive](#) plans.

We will reimburse:

- a) If any items of your **luggage & personal items** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are **overseas**; and
- b) In our opinion it was **reasonable** for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation from the **carrier** who was responsible for your **luggage & personal items** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage & personal items** under [section 2.3 - Theft, Accidental Loss or Damage to your Luggage & Personal Items](#).

## Claims We Will Not Pay Under Section 2

a) For **Credit Card Fraud & Replacement** and **Travel Documents & Traveller's Cheques** claims if you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards, travel documents or cheques were issued and you cannot provide us with a written statement from them.

b) For **Theft of Cash** if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen. You MUST report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority on which you were travelling when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.

For **Theft, Accidental Loss** or **Damage to Your Luggage & Personal Items** claims

c) For any loss or damage to jewellery, mobile phones, tablets, cameras, personal computers, laptops, computer equipment or their accessories which occurs after the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they are returned to your possession, unless an airline requires you to transport these items in the cargo hold and you have written confirmation from the airline to this effect.

d) For loss, theft of or damage to or of the following:

- cash, bank notes, currency notes, cheques or negotiable instruments;
- **bicycles**, except as provided under the **section 6 - Bicycles Pack Add on** and you have paid the additional premium and the **Bicycle Pack** is shown on your **certificate of insurance**;
- **drones**;
- watercraft of any type (other than surfboards);
- sporting equipment while in use (including surfboards);
- items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi, bus, motor vehicle or motor home. This includes any peer to peer services such as Uber or Airbnb.

e) For loss of or damage to **luggage & personal items** which occurred:

- while they were left **unsupervised** or **unattended** in a **public place**;
- while they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
- while they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
- while they were being sent unaccompanied or under a freight contract;
- as a result of an electrical or mechanical breakdown;
- because a fragile, brittle or an electronic component is broken or scratched- unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.

f) If the loss or damage **arises** from:

- any process of cleaning, repair or alteration;
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

g) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to the age, wear and tear).

h) For *Luggage & Personal Items Delay Allowance* claims if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you are travelling. However, if you are not compensated for the full amount of your expenses, we will pay the difference, up to the limit of your cover.



## SECTION 3 – CANCELLATION & CURTAILMENT

### 3.1 Interruption Cost of Your Journey

This cover is available on the [Long Term Cover](#) and [Comprehensive](#) plans.

We will reimburse:

- a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.
- b) If you shorten your **journey** and return to Australia on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

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

c) Your **reasonable** additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:

- You lose your passport, travel documents or credit cards or they are stolen.
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil unrest, weather, natural disaster or accident effecting your mode of transport.
- You unknowingly break any quarantine rule.
- Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this section and [section 3.3 - Cancellation Fees & Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

### 3.1A Includes Emergency Companion Cover

We will reimburse:

- a) **Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) The **reasonable** accommodation and travel expenses of your **travelling companion** or a **relative** to travel to you, stay near you or escort you, if you are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

Wherever claims are made by you under this section and [section 3.3 - Cancellation Fees & Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

### 3.2 Trip Home Due to a Family Emergency

This cover is available on the [Long Term Cover](#) and [Comprehensive](#) plans.

We will pay:

- a) If, during your **journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in Australia or New Zealand:
  - dies unexpectedly;
  - is disabled by an **injury**; or
  - becomes seriously **ill** and requires **hospitalisation** (other than **arising** out of a **pre-existing medical condition(s)**).

We will reimburse the **reasonable** additional cost of your early return **home** at the fare class at which you had planned to travel.

- b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition(s)**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

Per Adult	\$1,000
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Wherever claims are made by you under this section and [section 3.3 - Cancellation Fees & Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

Maximum amount we will pay is \$1,500 per adult.

### 3.3 Cancellation Fees & Lost Deposits

This cover is available on the [Long Term Cover](#), [Comprehensive](#) and [Essentials](#) plans.

We will pay:

a) Cancellation fees & lost deposits for unused travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect or intend or are outside of your control.

b) We will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Per Adult	\$1,500
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c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.

d) We will also pay the cancellation cost of prepaid unused portion of tuition or course fees up to a maximum of \$2,000 per person.

e) We will pay the value of any frequent flyer or similar air travel points, loyalty cards points, redeemable vouchers or other similar schemes, you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
- multiplied by the total number of points lost;
- divided by the number of points used to obtain the ticket.

f) If you cancel or shorten your **journey** because a **relative** is **hospitalised** in Australia or New Zealand, or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition(s)**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

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

Per Adult	\$1,000
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Wherever claims are made by you under this section and *section 3.1- Interruption Cost of Your Journey, 3.1A- Includes Emergency Companion Cover* and *3.2-Trip Home Due to a Family Emergency* for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

### 3.4 Resumption of Journey

This benefit is not applicable while travelling in Australia. This cover is available on the **Long Term Cover** and **Comprehensive** plans.

We will pay:

a) If you return to your **home** from **overseas** because:

- during your **journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except arising from a **pre-existing medical condition(s)**); and
- it is possible for your **journey** to be resumed; and
- more than 14 days of the period of cover remains, as noted on your **certificate of insurance**; and
- you resume your **journey** within 30 days of your return to Australia.

We will reimburse the cost of the airfares for you to return to the place where your **journey** was interrupted.

b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition(s)**, and at the time of **policy** issue you were unaware of the likelihood of such **hospitalisation** or death, the most we will pay under this sections is:

Per Adult	\$1,000
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### 3.5 Disruption of Your Journey (beyond 6 hours)

This cover is available on the *Long Term Cover* and *Comprehensive* plans.

We will reimburse:

- a) The cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.
- b) We will pay up to \$200 at the end of the initial 6 hour period and up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

### 3.6 Alternative Transport Expenses

This benefit is not applicable while travelling in Australia. This cover is available on the *Long Term Cover* and *Comprehensive* plans.

We will pay:

- a) Your **reasonable** additional travel expenses to reach wedding, funeral, conference, sporting event or pre-paid tour arrangements on time if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

## Claims We Will Not Pay Under Section 3

- a) For *Interruption Costs of Your Journey*, *Emergency Companion Cover* or *Resumption of Journey* claims if before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) For all other claims if you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed before your **journey** commenced.
- c) If you can claim your *Interruption Costs of Your Journey*, *Resumption of Journey* or *Trip Home Due to a Family Emergency* or your additional meal or accommodation expenses from anyone else.
- d) For *Interruption Costs of Your Journey* claims we will not pay for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport.

- e) If your claim related to the financial collapse of any transport, travel agency, tour or accommodation provider.
- f) As a result of you or your **travelling companion** changing travel plans.
- g) Any claims under this section **arising** from your participation in **winter sports activities**, unless you have purchased the **winter sports pack**.
- h) If the death, **injury** or **illness** of a **relative arising** from a **pre-existing medical condition(s)**, except as specified under *section 3.2 b) - Trip Home Due to a Family Emergency*, *section 3.3 f) - Cancellation Fees & Lost Deposits* and *section 3.4 b) - Resumption of Journey*.
- i) If your **travelling companion** or the **relative** of either of you is aged 85 and over or does not reside in Australia or New Zealand.
- j) We will not pay if the cancellation fees or lost deposits **arise** because of:
  - k) For *Cancellation Fees & Lost Deposits* claims any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before the **policy** was issued.
  - l) For *Cancellation Fees & Lost Deposits* claims a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
  - m) For *Cancellation Fees & Lost Deposits* claims, cancellation, delays or rescheduling by a bus line, airline, shipping line or rail authority.
  - n) For *Cancellation Fees & Lost Deposits* claims the failure of your travel agent to pass on monies to operators or to deliver promised services.
  - o) For *Cancellation Fees & Lost Deposits* claims the mechanical breakdown of any means of transport.
  - p) For *Cancellation Fees & Lost Deposits* or *Disruption to Your Journey* claims an act or threat of terrorism.

- q) For *Cancellation Fees & Lost Deposits* claims the death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
- r) For *Cancellation Fees & Lost Deposits* claims, you are a full-time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.
- s) For *Cancellation Fees & Lost Deposits* claims, the breakdown or dissolution of any personal or **family** relationship.
- t) Any claims under this section **arising** from **trekking** activities, unless you have purchased the **trekking** pack.

## SECTION 4 – ANCILLARY

### 4.1 Rental Vehicle Insurance Excess

This cover is available on the *Long Term Cover* and *Comprehensive* plans.

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

We will reimburse:

- a) If, during your period of cover, a **rental vehicle** you have rented from a rental company or agency is involved in a motor vehicle accident while you are driving it or damaged or stolen while in your custody, we will pay the lesser of:
- the motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver; and
  - the cost of repair of the property damage for which you are liable.

You must provide a copy of the following documents:

- your **rental vehicle** agreement;
- the incident report of the accident provided to or made by the rental company;
- an itemised list of the value of the damage;
- the repair account; and
- a written demand from the rental company or agency for the excess, liability fee or property damage.

b) This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.

The maximum amount we will pay for all claims combined under this section is shown in the **table of benefits** for the plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

#### 4.1A Includes Return of Rental Vehicle

This cover is available on the *Long Term Cover* and *Comprehensive* plans.

We will reimburse:

a) Up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

#### 4.2 Kidnap & Hijack

This benefit is not applicable while travelling in Australia. This cover is available on the *Long Term Cover* and *Comprehensive* plans.

We will reimburse:

a) If you are hijacked or kidnapped during your **overseas journey**, we will pay up to the amount set out below for each 24 hour period that you are held captive, subject to the maximum amount shown in the **table of benefits** for the plan selected:

Per Adult	\$250
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### 4.3 Personal Liability

We will pay:

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

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

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

We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you. You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

### Claims We Will Not Pay Under Section 4

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

- a) Bodily injury to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) Your conduct of, or employment in, any business, profession, trade or occupation;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) Disease that is transmitted to you or by you;



- h) Any relief or recovery other than monetary amounts;
- i) A contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- l) Any claims under this section **arising** from your participation in **winter sports activities**.
- m) Any claims **arising** from one of the sports and activities where it is noted on the '*List Of Covered Adventures*' that cover under this section does not apply.
- n) We will not pay a claim involving the theft of, or damage to, your **rental vehicle** if any claim **arises** from you operating or using the **rental vehicle**:
  - In violation of the rental agreement;
  - While affected by alcohol or any other drug in a way that is against a law of the place you are in; or
  - Without a licence for the purpose for which you were using it. Or
- o) If you have purchased your **policy** after you have left your **departure point**; or
- p) If the claim is for administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in your rental vehicle agreement.

## SECTION 5 – WINTER SPORTS PACK

You only have this cover if you purchased the **winter sports pack** which is an option for all plans, except for *Medical Only*.

### 5.1 Emergency Rescue

We will pay:

a) First Assistance to arrange your medical transfer or evacuation if you must be transported to the nearest **hospital** for emergency medical treatment if you suffer an **injury** while participating in **winter sports activities**.

### 5.2 Ski Pack

We will pay:

a) If, as a result of your **injury** or **illness** during your **journey**, you are unable to utilise the full duration of your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the irrecoverable cost of the unused portion for each insured person.

You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** or **illness**.

### 5.3 Piste Closure

We will pay:

a) Up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- The cost of transport to the nearest resort; or
- The cost of additional ski passes.

#### **5.4 Bad Weather & Avalanche Closure**

We will pay:

a) The **reasonable** extra travel and accommodation expenses that you need to pay if your pre-booked outward or return **journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

#### **5.5 Winter Sports Equipment Hire**

We will pay:

a) For the costs of hiring alternative **winter sports equipment** following:

- Accidental loss, theft of, or damage to your **winter sports equipment** for which a claim has been accepted by us under [section 2.3 - Theft, Accidental Loss or Damage to Your Luggage & Personal Items](#); or
- The misdirection or delay, for a period of more than 24 hours, of **winter sports equipment** owned by you.

#### **5.6 Winter Sports Equipment Excess**

We will reimburse:

a) The **winter sports equipment** hire insurance excess or the cost of repairing the equipment, whichever is the lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this **policy**.

b) This cover does not take the place of the winter sports equipment hire insurance and only provides cover for the excess component up to the applicable benefit limit for the plan you have selected.

c) We will also pay up to \$1,000 for the cost of returning your winter sports hire equipment to the nearest affiliated snow ski hire equipment supplier if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

## ***Claims We Will Not Pay Under Section 5***

- a) We will not pay for any claims **arising** from activities not defined as **winter sports activities**.
- b) We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.
- c) We will not pay for any search and rescue.
- d) For **Bad Weather & Avalanche Closure** claims, to the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

## **SECTION 6 – BICYCLE PACK ADD ON**

You only have this cover if you purchased the **Bicycle Pack** under the **Comprehensive** plan and it is shown on your **certificate of insurance**.

- a) Cover for any loss or theft of, or damage to a **bicycle** is subject to the following during travel or transport:
  - where by aircraft, the **bicycle** must be in a securely packaged container specifically designed for the **bicycle**;
  - where by sedan, hatch-back or similar motor vehicle, the **bicycle** must be either in the **concealed storage compartment**, or attached to a towbar or roof-mounted bicycle carrier and secured with a D-Lock or armour plated cable (valued at \$100 or more);
  - where by mini-bus, people mover or similar motor vehicle, in the **concealed storage compartment** (if the bicycle cannot be transported on a bicycle carrier);
  - where by bus, train or ship, the **bicycle** must be in the **concealed storage compartment**.
- b) At any other time where the **bicycle** is **unsupervised**, the **bicycle** frame and wheels must be secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more).

c) Where a claim is for the theft of a **bicycle**, evidence of the broken securing device as well as a police report will be required.

We will:

a) If, during your **journey**, your **bicycle** is stolen, accidentally damaged or permanently lost (except as provided above or while in use) we will decide whether to:

- replace the lost, stolen or damaged item(s) with the nearest identical item(s);
- pay the cost of repairing the item(s); or
- pay you up to the amount of the sum insured.

However, any payment will not be more than:

- the original purchase price;
- the amount it would cost us to replace or repair the item(s) allowing for any trade discounts we are entitled to; or
- \$5,000 for any one **bicycle**, whichever is lesser.

The maximum amount we will pay for all claims under this section is \$15,000.

b) **Bicycle(s)** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

## ***Claims We Will Not Pay under Section 6***

We will not pay a claim in relation to a **bicycle** if:

a) The **bicycle** is greater than 3 years old at the time the **certificate of insurance** was issued;

b) The **bicycle** is valued at less than \$1,500;

c) The **bicycle** was not free of defects at the time the **certificate of insurance** was issued;

d) You do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

e) The **bicycle** was being sent unaccompanied or under a freight contract.

f) The loss or damage **arises** from:

- any process of cleaning, repair or alteration;
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- the **bicycle** having an electrical or mechanical breakdown.

g) The loss, theft or damage to the **bicycle(s)** occurred while it was left:

- **unsupervised** or **unattended** in a **public place**, unless, the **bicycle** frame and wheels were secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more);
- Left behind in any hostel, hotel or motel room after you have checked out. This includes any peer to peer services such as Airbnb.
- Left behind in any aircraft, ship, train, tram, taxi or bus;
- **Unattended** in a motor vehicle, unless it was left in a **concealed storage compartment** of a locked motor vehicle; or
- Overnight in a motor vehicle, even if was left in a **concealed storage compartment** of a locked motor vehicle;

h) The loss or damage is to, or of, a **bicycle** while in use.

i) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover.



## SECTION 7 – ADVENTURE PACK ADD ON

If you are intending to take part in any sport or activities during your **journey**, please note that cover is only available for the sports and activities listed in a '*List Of Covered Adventures*' and '*Automatically covered sports and activities*' subject to the following:

- you must wear the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines for the sport or activity concerned;
- the sport or activity cannot be part of a tournament.
- the sport or activity is not to be undertaken on a professional basis.

The *List Of Covered Adventures* indicates which of the following 'Special Conditions' exclusions apply to the sport or activity. These 'Special Conditions' exclusions are specific to the **policy** sections that provide cover for the *Adventure Pack Add On* and apply in addition to the '*General Exclusions*' which apply to all the cover being provided.

### Special Condition 1:

These activities must:

- be with a commercial operator;
- be available to the general public;
- not be considered an extreme risk; and
- not require any special skills or a high level of fitness.

### Special Condition 2:

When you engage in this sport or activity

- the **policy** will not provide any cover under *section 1.9 - Accidental Death*, *section 1.10 - Permanent Disability* or *section 4.3 - Personal Liability*; and
- the maximum benefit limit applicable to *section 1.5 - Overseas Medical and Hospital Expenses* will be reduced to \$500,000 per **journey**.
- A double **excess** will apply to claims **arising** from your participation in this sport or activity.

## List Of Covered Adventures

- Abseiling (1) (2)
- Aerial safari (1)
- American football (1) (2)
- Athletics (1)
- Australian Rules Football (AFL) (1)
- Ballet (1)
- Baseball (1)
- Basketball (1)
- Bicycle polo(1) (2)
- Bungee/bungy jumping (1) (2)
- Bushcraft (1)
- Camel trekking (overnight/main mode of transport) (2)
- Camping up to 2,000 metres in elevation (1)
- Canoeing (grades 1-5) (see kayaking) (1)
- Capoeira dancing (1)
- Cheerleading (1) (2)
- Clay pigeon shooting (1)
- Cricket (1)
- Croquet (1)
- Curling (1)
- Cycling (independent touring; on organised tour) up to 2,000 metres in elevation (1)
- Dance (including interpretive dance) (1)
- Dirt boarding (1) (2)
- Dodge ball (1) (2)
- Dragon boating (1)
- Dune buggy (1) (2)
- Elephant trekking (overnight/main mode of transport) (1)

- Fencing (1)
- Fishing (beyond 3 nautical miles) including deep sea fishing (1)
- Floorball (1)
- Flying (as a passenger in a licensed scheduled or chartered aircraft or helicopter) (1)
- Football (1) (2)
- Glacier walking (1)
- Gymnastics (1)
- High diving up to 10 metres (excluding cliff diving/deep water soloing) (1) (2)
- Hockey (1) (2)
- Horse riding (equestrian, dressage, show jumping, eventing) (1) (2)
- Hot air ballooning (1)
- Ice fishing (1)
- Ice hockey (indoor) (1) (2)
- Ice skating (indoor) (1)
- Ice skating (outdoor) (1) (2)
- In-line skating (1)
- Kayaking - river (grades 1-5), inland or coastal waters within 3 nautical miles (1)
- Kite boarding (1)
- Kite buggy (1) (2)
- Kite wing (land, water) (1) (2)
- Kite wing (snow) (1) (2)
- Korfball (1)
- Lacrosse (1)
- Land surfing (1) (2)
- Martial arts (judo, karate) (1) (2)
- Martial arts (non-contact) (1) (2)
- Motor racing experience (passenger only) (1)
- Mountain biking (cross country) up to 2,000 metres in elevation (1) (2)
- Netball (1)

- Non-manual work (see work) (1)
- Outrigger canoeing (inland, inside or outside coastal waters) (1) (2)
- Outward Bound (1)
- Paint balling/airsoft (1) (2)
- Parasailing (over water) (1) (2)
- Racquetball (1)
- Rambling (1)
- River boarding/hydrospeeding (grades 1-5) (1)
- Rock climbing (indoor) (1) (2)
- Rollerblading (1)
- Roller hockey (1) (2)
- Roller skating (1)
- Rounders (1)
- Rowing / sculling (1)
- Rugby (League/Union) (1) (2)
- Running / jogging (marathon distance) (1) (2)
- Sail boarding (1)
- Sailing (inland or coastal waters within 3 nautical miles only) (1) (2)
- Sailing (beyond 3 nautical miles) (1) (2)
- Sandboarding/sand skiing (1)
- Scuba diving (qualified to 30 metres) (1)
- Scuba diving (qualified to 40 metres) (1) (2)
- Scuba diving (unqualified/discover diving tour with qualified instructor) (1)
- Sculling (1)
- Sea canoeing (see kayaking) (1)
- Sea kayaking (see kayaking) (1)
- Skateboarding (ramp / half pipe; skate park; street) (1)
- Skydiving (over 1 jump) (1) (2)
- Snooker (1)

- Soccer (1)
- Softball (1)
- Spearfishing (1) (2)
- Spelunking (1)
- Swimming with whales/whale sharks (inside or outside coastal waters) (1) (2)
- Tandem skydiving (see skydiving) (1) (2)
- Tchoukball (1)
- Tough Mudder (1) (2)
- Trail bike riding (1)
- Tubing on rivers (also see black water rafting) (1)
- Ultimate Frisbee (1)
- Volleyball (1)
- Wakeboarding (excluding jumps) (1)
- Water skiing (barefoot) (1) (2)
- Water skiing (excluding jumps) (1)
- White water kayaking (grades 1-5) (1)
- White water rafting (grades 1-5) (1)
- Windsurfing (inland or coastal waters within 3 nautical miles only) (1) (2)
- Windsurfing (beyond 3 nautical miles) (1) (2)
- Work - Paid or Volunteer Non-**Manual Work** (teaching, clerical, childcare) (1) \*Please note this activity is automatically covered if you have a **Long Term Cover** plan.
- Yachting (see sailing) (1) (2)
- Zip line (1) (2)

## SECTION 8 – TREKKING PACK ADD ON

If you are intending to take part in **trekking** during your **journey**, please note that cover is only available for **trekking** if you purchase the **trekking pack** which is an option for all plans, except for *Medical Only* and is subject to the following:

- The **trekking** activities occur up to 6,000 metres in elevation;
- You must be with a professional and licensed guide or operator;
- You must wear the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines;
- You are not **trekking** or hiking on a professional basis.



## Pre-existing medical condition(s)

This **policy** only covers unforeseen medical events. Many **pre-existing medical condition(s)** are not covered.

This section explains which **pre-existing medical condition(s)** are covered automatically and how you can purchase cover for **pre-existing medical condition(s)** that are not automatically covered.

A **pre-existing medical condition(s)** is:

- a) Any medical or physical condition, defect, disease or illness including any **mental illness**, of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, illness, **mental illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy that is not automatically covered by the *Pregnancy* section on page 49.
- f) Any of the above conditions which are subject of an investigation, even if the condition has not been diagnosed.

**Relevant time** in respect of single trip **policies** means the time of issue of the **policy**.

The above definition applies to you, your **travelling companion**, and a **relative** or any other person.

We treat **pre-existing medical condition(s)** in one of two ways:

- a) Automatically covered;
- b) Medical Assessment.

## AUTOMATICALLY COVERED

The **pre-existing medical condition(s)** listed in the table below are automatically covered under this **policy** without assessment or additional charge, provided:

- the condition has been stable for more than 12 months; and
- there is no planned surgery, treatment or specialist review; and
- you have not attended **hospital** for treatment for the condition in the past 12 months.

This **policy** does not cover any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood test and prescription renewals.

If your condition is listed in the table, but you do not meet these criteria for automatic cover, you **MUST** apply for cover- see *Medical Assessment* below.

# Table of 35 pre-existing conditions

1. Acne	2. Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever.
3. Asthma – providing that you: <ul style="list-style-type: none"><li>• have no other lung disease; and</li><li>• are less than 60 years of age at the date of issue of the certificate of insurance.</li></ul>	4. Bell’s palsy
5. Benign positional vertigo	6. Bunions
7. Carpal tunnel syndrome	8. Cataracts
9. Coeliac disease (gluten intolerance)	10. Congenital blindness
11. Congenital deafness	12. Dry eye syndrome
13. Diabetes mellitus (Type I & Type II) – providing you: <ul style="list-style-type: none"><li>• were diagnosed over 12 months ago, and</li><li>• have no eye, kidney, nerve or vascular complications, and</li><li>• do not also suffer from a known cardiovascular disease, and</li><li>• are under 50 years of age at the date of policy issue.</li></ul>	14. Epilepsy – providing you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication.
15. Folate deficiency	16. Gastric reflux (heartburn, indigestion)
17. Goitre	18. Glaucoma (increased ocular pressure)
19. Graves’ disease (where the thyroid is underactive)	20. Hiatus hernia
21. Hypercholesterolaemia (high cholesterol) provided you do not also suffer from a known cardiovascular disease.	22. Hyperlipidaemia (high blood lipids)- provided you do not also suffer from a known cardiovascular disease.
23. Hypothyroidism (underactive thyroid), including Hashimoto’s disease.	24. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95.
25. Impaired glucose tolerance (glucose intolerance, pre-diabetes),	26. Incontinence
27. Insulin resistance	28. Menopause– provided you do not have osteoporosis.
29. Nocturnal cramps	30. Pernicious anaemia
31. Raynaud’s disease	32. Sleep apnoea
33. Trigeminal neuralgia	34. Trigger finger
35. Vitamin B12 deficiency	

## MEDICAL ASSESSMENT

You **MUST** declare any other **pre-existing medical condition(s)** that is not described above, even if you no longer receive treatment for them and you do not require any additional cover.

### HOW TO TELL US ABOUT OR APPLY FOR COVER FOR A PRE-EXISTING MEDICAL CONDITION

To add a **pre-existing medical condition(s)**, you **MUST** let us know at the time you buy your **policy** and complete the medical assessment. We will ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude a specific medical condition and/or agree to provide cover for an additional premium.

Each condition that we agree to cover will be noted on your **certificate of insurance** after you pay any applicable additional premium. You are not covered unless the condition is noted on your **certificate of insurance**.

We will only pay for treatment that was not expected at the time we agreed to insure you.

We regret that we cannot offer cover for **pre-existing medical condition(s)** for the *Long Term Cover* plan, except for automatically covered conditions, if the criteria is met.

## PREGNANCY

We will pay:

You are covered under the **policy** while you are pregnant:

- for single foetus pregnancies- up to and inclusive of the 24<sup>th</sup> week of gestation.
- For multiple pregnancies- up to and inclusive of the 19<sup>th</sup> week of gestation.

If you have had **complications** of this pregnancy you **MUST** complete the medical assessment.

We will assess your application and decide whether and to what extent we can offer you insurance for your pregnancy and/or **journey**.

Depending on the circumstances, we may decline to cover you, limit your cover and/or agree to provide cover for an additional premium. Any limitation on cover will be noted on your **certificate of insurance**.

If you have not told us about the circumstances of your pregnancy when you were required to do so, we may refuse your claim or reduce it to the amount we would have paid had you given us the required information.

We will not pay:

In no circumstances we will pay any medical expenses for:

- a) Regular antenatal care;
- b) Childbirth at any gestation; or
- c) Care of the newborn child.

## General Exclusions

Exclusions that apply to all sections of the **policy**.

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for any cost which you would have been expected to pay had the reason for the claim not occurred (i.e. the cost of food which you would have paid for in any case).
6. Your claim is for a loss which is recoverable by compensation under any workers' compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under a law.
7. Your claim involves you taking part in any **manual labour** in connection with business or trade, missionary work and related travel, or humanitarian work and related travel.

8. We will not pay any cover, claim or benefit under the **policy** where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation on **us** or the **insurer**.
9. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
10. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
11. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
12. Your claim arises directly or indirectly from, or is in any way connected with:
  - a. You driving a motor vehicle or riding a moped or scooter without a current Australian drivers licence or you are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a drivers licence valid for the country you are riding in. This applies even if you are not required by law to hold a licence in the country you are riding in;
  - b. You riding a motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a motorcycle that is in the control of a person who does not hold motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in;
  - c. You travelling as a passenger, on a motorcycle, moped or scooter without wearing a helmet.

In this clause **moped** or **scooter** means any two-wheeled or three wheeled motor vehicle with an engine displacement of less than 50 cc. It does not mean or include any dirt bikes.

In this clause **motorcycle** means any two-wheeled or three wheeled motor vehicle with an engine displacement greater than 50 cc.

13. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

In this section:

‘**epidemic**’ means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community; and

‘**pandemic**’ means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Refer to [www.who.int](http://www.who.int) and [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) for further information on **epidemics** or **pandemics**.



14. Your claim **arises** from, or is associated with, travel to countries or part of a country for which:

- a) an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body; and
- b) the advice or warning risk rating is '*Reconsider your need to travel*' or '*Do not travel*' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities;
- c) the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a) and b) above that may affect your travel; and
- d) you did not take appropriate action to avoid or minimise any potential claim under your **policy** (including any delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statements(s)).

The circumstances to which this exclusion applies, include but are not limited to strike, acts of terrorism, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**).

15. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.

16. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

17. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

18. Your claim **arises** from, is related to or associated with any **pre-existing medical condition(s)**, except as provided under the *Pre - existing medical condition(s)* section on page 48 or in *section - 3.2.b) Trip Home Due to a Family Emergency, section 3.4. b) -Resumption Of Journey* or *section 3.3. f) - Cancellation Fees & Lost Deposits*.

19. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, except as provided under the *Pregnancy* section on page 49.

20. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.

21. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.

22. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.

23. Your claim **arises** from, is related to, or associated with, any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood tests and prescription renewals.
24. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
25. Your claim **arising** from, related to or associated with, planned surgery, treatment, investigation or procedure, or for any yet to be diagnosed conditions.
26. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or you are using it as a nursing, convalescent or rehabilitation place.
27. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment you were on prior to the **journey**.
28. Your claim **arises** from suicide or attempted suicide, physical, mental or emotional exhaustion, including but not limited to jet lag.
29. Your claim **arises** from a sexually transmitted disease.
30. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
31. You received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the government of Australia and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
32. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
33. Your claim **arises** from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
34. Your claim **arises** from you or your **travelling companion** participating in professional sport of any kind.
35. Your claim **arises** from you participating in any sport and activities not listed in the '*Automatically Included Sports and Activities*' list, except as provided under the optional extras – '*List Of Covered Adventures*' and you have paid the additional premium to obtain **Adventure Pack** add on.

36. Your claim relates to **winter sports activities** unless you have selected the additional option **Winter Sports Pack** add on and paid additional the premium.

37. Your claim **arises** from you participating in **trekking** or hiking activities and you have not purchased the **Trekking Pack**.

## General Conditions

The following conditions apply to all sections.

### OTHER INSURANCE

If any loss, damage or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one **policy**, you cannot make a claim under another policy.

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other insurer. If we do, you must give us any information or assistance we reasonably need to do so.

### SUBROGATION

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

## RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:

1. to us for administration and legal costs **arising** from the recovery and for an amount equal to the amount we pay you under the **policy**;
2. to you for your uninsured loss (less your **excess**)
3. to you for your **excess**.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

## BUSINESS TRAVELLERS - GST

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

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

## JURISDICTION AND CHOICE OF LAW

This **policy** is governed by laws of New South Wales, Australia. If you purchase the **policy**, you agree to submit to the exclusive jurisdiction of the Courts of that State.

The **insurer** agrees that:

- In the event of a dispute **arising** under this **policy** it will at your request, submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court;

- Any summons notice or process to be served on the **insurer** may be served on Lloyd's General Representative in Australia, Level 9, 1 O'Connell Street, SYDNEY NSW 2000, who has authority to accept service and to enter an appearance on the **insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **insurer's** behalf;
- If a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

## SEVERAL LIABILITY

When Certain Underwriters at Lloyd's underwrite this **policy**, it means that the obligations of each subscribing **insurer** under the contract of insurance is several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **insurers** are not responsible for the subscription of any co-subscribing **insurer** who for any reason does not satisfy all or part of its obligations.

This is not an automatically renewable insurance **policy**.

## Making A Claim

This part of the PDS explains what you need to do if you need to make a claim or want to make a complaint.

### First Things First

1. For claims under *section 1.1 - Overseas Emergency Medical Assistance*, *section 1.2 - Medical Transport & Repatriation*, *section 1.5 - Overseas Emergency Medical & Hospital Expenses* and *section 5.1 - Emergency Rescue*, notify First Assistance as quickly as possible. First Assistance's contact details are on the back cover. In some cases, we may refuse to pay your claim if you don't notify them.
2. You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
3. Report loss or theft of your **luggage & personal items** to the police immediately and obtain written evidence of your report.
4. Report damage or misplacement of your **luggage & personal items** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including details of any settlement offer they make.
5. Do everything you can to reduce your loss as much as possible.
6. Keep evidence of the value of any property insured or the amount of any loss you sustain- you'll need to provide this to us when you submit your claim.



## How To Make A Claim

### ***Step 1 – Submit Your Claim***

If you need to make a claim on the **policy**, it's important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

- Call us on 1300 383 550.
- [Info@travelclaimscentre.com](mailto:Info@travelclaimscentre.com)
- Online: <https://www.itrektravelinsurance.com.au/travel/claims/>

When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

### ***Step 2 – Provide Supporting Documents***

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, detailed repair quote from an authorised repairer, medical reports, original receipts or proof of purchase and ownership. If you hold a **Long Term Cover** plan, you **MUST** provide a copy of your 24 months visa in the event of a claim. You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

### ***Step 3 – Claim Assessment***

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied we'll let you know in writing and give you our reasons.

### **Step 4 – Claim Acceptance**

If your claim is accepted, we'll pay the amount due to you in Australian dollars. We'll pay this to you unless you ask us to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by you

Importantly:

- Where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- Depreciation will be applied to claims for **luggage and personal items** at the rate we determine appropriate.
- If you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:
  - The claim is covered by the **policy**; and
  - You claim against the other person first.

### **Got A Complaint?**

If you have any concerns about the **policy** or our services, please refer to [Complaints Procedures](#) on page 67.

# Definitions

03

## Definitions

Where used in this document, the following words and phrases have the meaning below.

**'Itrek'** Pty Ltd ABN 91 105 954 265, AR 263304, is an authorised representative of Coffre-Fort Pty Ltd ABN 66 125 358 518, License No. 472457.

**'Arise', 'arises' or 'arising'** means directly or indirectly arising or in any way connected with.

**'Australian Resident'** means an Australia Citizen; a holder of a current and valid Australian permanent resident visa, partner/spouse visa or Australian skilled migrant visa (including 457 and temporary Skilled Shortage (TSS) visa) but excluding working holiday visa; New Zealand passport holder permanently residing in Australia:

- a) with unrestricted right of entry into Australia;
- b) with access to Medicare ( not including **Reciprocal Health Care Agreements**)
- c) who has a permanent Australian residential address; and
- d) who agrees to be repatriated, if required, back to Australia under this insurance.

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

**'Certificate of insurance'** means the certificate of insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.

**'Carer'** means a person who provides personal care, support or assistance to another individual in need of support due to disability, medical condition, including terminal or **chronic illness** or is frail and aged.

**'Chronic'** means a medical condition that has been (or is likely to be) present for three months or longer.

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

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

**'Departure point'** means the station, airport, port, terminal or motor vehicle agency from where you are scheduled to board your mode of



transport or collect your **rental vehicle** to commence your travel.

**'Drone'** means unmanned aerial vehicle.

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

**'Adventure Pack'** means sports and activities covered in the *'List of Covered Adventures'*.

**'Family'** means you, your spouse or partner who are named on the **certificate of insurance**.

**'Heli-skiing'** means downhill skiing or snowboarding from locations accessed by helicopter.

**'High value items'** means **luggage & personal items** excluding jewellery, **bicycles**, watches and watercraft (other than surfboards) that you have purchased additional cover for and that are listed on your **certificate of insurance** with a nominated sum insured.

**'Home'** means the place where you normally live in Australia.

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

**'Ill'** or **'illness'** means a medical condition, not being an **injury**, which first occurs during your period of cover.

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

**'Insurer'** means Certain Underwriters at Lloyd's.

**'Journey'** means your journey from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**. **Journeys** that involve travel solely within Australia will only be covered when you are more than 250 kilometres from your **home**.

**'Luggage & personal items'** means any personal items owned by you and that you take with you or buy on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, bicycles, drones, passports, business samples or items that you intend to trade.

**'Manual labour'** means work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singling, or fruit picking (not involving machinery).

**'Medical adviser'** means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certifications in the country in which they are currently practising.

**'Mental illness'** means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

**'Natural teeth (or tooth)'** for the purpose of this insurance means a live, whole, and healthy tooth that has not previously been treated, filled or restored in any way. A **natural tooth (or teeth)** does not mean dentures or implants.

**'Overseas'** means in any country other than Australia.

**'Policy'** means your travel insurance **policy** with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the **policy**.

**'Pre-existing medical condition(s)'** is:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any **chronic** or ongoing (whether chronic or otherwise) medical or dental condition, illness, **mental illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy that is not automatically covered by the **Pregnancy** section on page 49.
- f) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

This definition applies to you, your **travelling companion**, and a **relative** or any other person.

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

**'Reasonable'** means for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.

**'Reciprocal health care agreement'** means an agreement between the Government of Australia and the government of another country where **Australian residents** are provided with subsidised essential medical treatment. (Please visit [www.humanservices.gov.au](http://www.humanservices.gov.au) for details).

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

**'Rental vehicle'** means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

**'Table of benefits'** means the table of benefits on page 2 which summarises the cover provided by the **policy** and any limits that apply to each benefit.

**'Totally lost'** means the total physical loss or loss of use of a hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

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

**'Trekking'** means hiking as well as trekking activities up to 6,000 metres in elevation on an amateur basis, with a professional and licensed guide or operator, whilst you are wearing or using the appropriate and recommended safety equipment, where applicable, and following the safety guidelines.



**'Trekkling pack'** includes cover for section 1.1- Overseas Emergency Medical Assistance, section 1.2- Medical Transportation & Repatriation, section 1.3- 24 Hours Emergency Assistance, 1.4- Local Funeral Expenses/Repatriation of Remains, section 1.5- Overseas Emergency Medical & Hospital Expenses, section 1.6- Treatment by Chiropractor and Physiotherapist, section 3.1- Interruption Costs of Your Journey, section 3.1A- Includes Emergency Companion Cover, section 3.2- Trip Home Due to a Family Emergency *and* section 3.3- Cancellation Fees & Lost Deposits of the **policy**.

**'Unattended'** means but not limited to, when an item is not on your person at the time of loss, left with a person other than your **relative** or **travelling companion**, left in a position where it can be taken without your knowledge including on the beach or beside the pool when you swim, or leaving it a distance where you are unable to prevent it from being unlawfully taken.

**'Unsupervised'** means leaving your **luggage & personal items**:

- With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- With a person who is named on your **certificate of insurance** or who is not a **travelling companion** or **relative** but who fails to keep your **luggage & personal items** under close supervision;
- Where they can be taken without your knowledge; or
- At such a distance from you that you are unable to prevent them being taken.

**Unsupervised** includes forgetting or misplacing items of your **luggage & personal items**, leaving them behind or walking away from them.

**'We', 'Our' and 'Us'** means **insurer** who deals with you through **Itrek**.

**'Winter sports activities'** means the following amateur activities that do not involve racing, acrobatics, jumping, aerial, stunting or freestyle:

- Big foot skiing;
- Cat skiing;
- Cross-country skiing (along a designated cross country ski route only);
- Glacier skiing;
- **Heli-skiing**;
- Ice hockey;
- Ice skating;
- Lugeing- ice;
- Mono skiing;

- Recreational skiing or snowboarding;
- Snowmobiling;
- Tobogganing.

**'Winter sports equipment'** means skis, poles, boots, bindings, snowboards or ice skates.

**'Winter sports pack'** includes emergency rescue from the slopes, ski pack, piste closure, bad weather & avalanche closure, winter sports hire equipment and **winter sports equipment** excess.

**'You'** and **'Your'** means the person(s) whose name(s) are set out on your **certificate of insurance**.

# Financial Services Guide

04

## Financial Services Guide

This Financial Services Guide (FSG) describes the financial services provided by **Itrek** and is designed to assist you to decide whether to use these services. It contains information about the types of financial services **Itrek** can offer you, how **Itrek** and others are remunerated in relation to those services, any potential conflict of interest **Itrek** may have, how we manage complaints, and **Itrek's** internal and external dispute resolution procedures and how you can access them.

## About Us

Your **policy** is underwritten by Certain Underwriters at Lloyd's (the **insurer**).

The **insurer** has appointed Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS License No. 472457 to issue, vary, renew or cancel policies and to handle and settle claims on the **insurer's** behalf. **Itrek Pty Ltd** ABN 83 125 262 124 is a Coverholder at Lloyd's and Authorised Representative of Coffre-Fort to deal in general insurance products and provide General Advice on retail travel insurance products.

**Itrek** is located on level 11, 307 Pitt Street, Sydney, 2000 Australia, and **Itrek** is responsible for the financial services provided to you and is also responsible for the content and distribution of the Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG).

**Itrek** acts as an agent of the **insurer** and not as your agent.

## Remuneration And Associations

### *How we are paid*

The premium including all Government taxes and duties for the policy is payable by you to **Itrek**.

**Itrek** is paid 0-35% (inc GST) of the premium paid for the cost of issuing the **policy** and managing claims.

### *Who we pay*

If you are referred to **Itrek** by one of our Referral Partners, **Itrek** will pay a referral fee of up to 20% of the premium we receive.

**Itrek's** employees and representatives receive an annual salary and may earn a bonus or other incentives.



**Itrek** is part of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

## Professional Indemnity Insurance

Coffre-Fort has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by **Itrek** and representatives after they cease working for us.

## Complaints

The **insurer** and **Itrek** subscribe to the General Insurance Code of Practice.

We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know. If your complaint is about a travel insurance policy, claim, or the customer service we provide, please call us on 1300 369 883 or email details of your complaint to [complaints@coffre-fort.com.au](mailto:complaints@coffre-fort.com.au)

We'll acknowledge your complaint and attempt to resolve it within 15 business days, if we have all necessary information and have completed any investigation required. If further information or investigation is required, we'll agree reasonable alternative timeframes with you.

In the unlikely event that this doesn't resolve the matter, or you are not satisfied with the way your complaint about this **policy** has been dealt with, you can contact the **insurer** directly at

Lloyd's Australia Limited

Level 9, 1 O'Connell Street

SYDNEY NSW 2000

Telephone: + 61 2 8298 0783

Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)



If your complaint remains unresolved after this process or you haven't received a written response within 45 calendar days, you may lodge a complaint with the **Australian Financial Complaints Authority**.

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

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

Phone: 1800 921 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

## Privacy

**Itrek** and the **insurer** are committed to ensuring the privacy and the security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims.

We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess claim.

If you provide us with risk or claim information about someone else you must obtain their consent to do so.

When issuing and administering your insurance, **Itrek** will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but reasonable steps will be taken to ensure that they comply with privacy legislation.

**Itrek** has a privacy statement containing information about how you can assess or correct the information we hold about you or make a privacy related complaint. You can obtain a copy [www.itrektravelinsurance/travel/privacy](http://www.itrektravelinsurance/travel/privacy) or from our privacy officer by telephone 1300 884 430 or email [info@itrek.com.au](mailto:info@itrek.com.au).

In providing your personal information, you consent to its collection and use as outlined above.

## Contact Us

You can contact **Itrek** at any time using the *Contact Details* on the back cover.

# Sales Enquiries

Within Australia: 1300 884 430

From Overseas: +61 2 8503 9939

Email: [info@itrek.com.au](mailto:info@itrek.com.au)



## Claims Enquiries

1300 383 550 (within Australia)

[info@travelclaimscentre.com.au](mailto:info@travelclaimscentre.com.au)

## 24 Hour Emergency Assistance

No: +61 2 8015 6287

(+) represents the dialing out code from countries outside of Australia.

## International Numbers:

UK:	Toll Free: 0808 178 5380
New Zealand:	Toll Free: 0800 192 742
Thailand National:	Toll Free: 1800 011 857
USA:	Toll Free: 1 855 912 3443
Indonesia:	Toll Free: 0803 061 2053

Coverholder at **LLOYD'S**

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