



INSUREANDGO

Backpacker Travel insurance

Combined product disclosure statement, policy wording and financial services guide

This document contains Your Insurance Policy Terms, Provisos, Exclusions and Conditions.
It is important that You read and understand it and retain it in a safe place.

Contents

PRODUCT DISCLOSURE STATEMENT (PDS)	2
HOW INSUREANDGO BACKPACKER TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED.....	2
CONTACT DETAILS	2
Policy Plans - Geographical areas	3
Policy Upgrades and Amendments.....	3
KEY BENEFITS OF <i>YOUR</i> POLICY	4
IMPORTANT INFORMATION	5
Eligibility	5
Assistance provider	7
Dispute resolution	8
Duty of disclosure.....	10
TABLE OF BENEFITS	11
TABLE OF BENEFITS FOR UPGRADES.....	13
GENERAL CONDITIONS.....	14
GENERAL EXCLUSIONS	15
SECTIONS OF COVER	18
SECTION A - CANCELLING <i>YOUR TRIP</i> BEFORE DEPARTURE	18
SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA	20
SECTION B2 - HOSPITAL CASH ALLOWANCE	21
SECTION C1 - CUTTING YOUR TRIP SHORT	22
SECTION C2 - ADDITIONAL EMERGENCY EXPENSES	23
SECTION D - TRAVEL DELAY EXPENSES	25
SECTION E1 - PERSONAL BELONGINGS AND BAGGAGE	25
SECTION E2 - DELAYED BAGGAGE.....	26
SECTION E3 - PASSPORT AND TRAVEL DOCUMENTS	26
SECTION E4 - MONEY	27
SECTION F1 - ACCIDENTAL DEATH AND PERMANENT DISABILITY	28
SECTION F2 - REPAY STUDENT LOAN	29
SECTION G - PERSONAL LIABILITY.....	30
SECTION H - LEGAL EXPENSES	31
SECTION I - RENTAL CAR EXCESS WAIVER.....	32
Table of covered sports & activities (Section J)	34
Table of covered winter sports (Section K)	37
Additional Sports and Hazardous Activities (Section L)	38
GENERAL DEFINITIONS.....	40
FINANCIAL SERVICES GUIDE.....	43

PRODUCT DISCLOSURE STATEMENT (PDS)

Date: 11/07/2019

This PDS is designed to assist **you** in **your** decision to purchase InsureandGo Backpacker Travel Insurance. It contains information about key benefits and significant features of InsureandGo Backpacker Travel Insurance.

The PDS also contains important information about **your** rights and obligations including:

Cooling Off Period on page 7
Dispute Resolution on page 8
Privacy on page 9
The Duty of Disclosure on page 10

This document contains the full terms and conditions that apply to **your** policy.

Please keep this document in a safe place and carry it with **you** when **you** travel.

HOW INSUREANDGO BACKPACKER TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED

The insurer of this insurance is:

Mitsui Sumitomo Insurance Company Limited
ABN 49 000 525 637, AFSL 240816
Level 18, 1 Bligh St, Sydney, NSW 2000, Australia

Throughout this PDS the issuer/insurer is referred to as **we**, **us**, **our**.

This insurance is distributed and administered on our behalf by our authorised representative

Mapfre Insurance Services Australia Pty Ltd
(InsureandGo Travel Insurance)
ABN 71 140 219 594
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

Please refer to the financial services guide (“FSG”) section of this document for information on the services provided by InsureandGo Travel Insurance and the remuneration received, or to be received, by InsureandGo Travel Insurance as the General Insurance distributor and administrator of this insurance product. InsureandGo Travel Insurance does not issue or underwrite (other than as our agent) or guarantee InsureandGo Travel Insurance.

CONTACT DETAILS

Enquiries

Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 9333 3902

Fax within Australia: 02 9660 4805
Fax outside Australia: +61 2 9660 4805

Monday to Thursday, 8.30am - 7pm
Friday, 8.30am - 6pm
Saturday 9am - 5pm

Hours may be subject to change.

Please visit <http://www.insureandgo.com.au/contact-us.html> to check full detailed opening hours.

Email: info@insureandgo.com.au

Overseas Emergency Assistance Helpline

Phone: +61 2 9333 3999
24 hours a day, 7 days a week

This PDS has been prepared by **us** and InsureandGo Travel Insurance.

COVER OPTIONS AVAILABLE

InsureandGo Backpacker Travel Insurance provides cover for one **trip** up to a maximum duration that **you** select. With InsureandGo Backpacker Travel Insurance, **you** have the option to select a Policy Type (number of people covered), a Policy Plan - Geographical areas covered, a Level of Cover and various Policy Upgrades and Amendments which best suits **your** travel needs.

Policy Types

You have the option to select:

Individual

This option provides cover for one person who is 18 years of age or older and their accompanying **dependent children**.

Couple

This option provides cover for two adults who are in a **partner** relationship.

Family

This option provides cover for two adults who are in **partner** relationship and their accompanying **dependent children**.

Policy Plans - Geographical areas

You should select the travel plan designated for *your* travel destination:

Worldwide* Excluding

Worldwide excluding USA, Canada, Mexico, Central & South America and Antarctica

Worldwide* Including

Worldwide including USA, Canada, Mexico, Central & South America and Antarctica (cruises only)

*this policy will not cover any loss, injury or illness, dental, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Chad, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, North Korea, Pakistan, Somalia, Sudan, Syria, Uganda, Yemen and Zimbabwe.

If **you** will spend more than 48 hours of **your** trip in the continents of North America, South America or Antarctica, then **you** should select the Worldwide Including Travel Policy Plan.

Please note:

If **you** have a multiple destination itinerary, **you** should select the travel plan for the destination where **you** will spend the majority of **your** trip overseas except where **you** will spend more than 48 hours of **your** trip in the continents of North America, South America or Antarctica.

No cover is available under this policy for domestic travel within Australia apart from if *you* are travelling on a domestic cruise within Australian territorial waters. In this specific case **we** will cover Medical and Evacuation expenses. With Medical expenses **we** mean expenses incurred on board relating to medical illness or injury assistance. **We** will also cover the repatriation or evacuation expenses if the medical practitioner has stated in writing that **you** are unfit to continue **your** trip due to medical illness or injury. This benefit does not apply to any medical treatment provided on Australian inland or whilst the ship is tied up in an Australian port.

Level of Cover

There are two levels of cover available under this InsureandGo Travel Insurance:

InsureandGo Backpacker Silver

InsureandGo Backpacker Gold

The benefit and sum insured entitlements differ under each level of covers.

Policy Upgrades and Amendments

Amendments

The following policy amendments only apply if they have been selected by **you**, the appropriate premium has been paid and they are shown on **your policy schedule**.

Excess Eliminator

Under most sections of this policy **you** have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy **you** claim under. This amount is shown under each section where it applies.

If **you** pay an extra premium, **your** policy can include an excess waiver (excess eliminator) which will remove all excesses (except for increased medical excesses listed in the Table of covered sports & activities on pages 34-38 and increased medical excesses listed in the **additional sports and hazardous activities** table on page 38).

Upgrades

Natural disaster cover

Important: To include any unexpected **natural disaster** as a claimable event, **you** must have purchased this option and the option must be shown on **your policy schedule**.

This option can include cover for Sections A (Cancellation), C1 (Cutting **your trip** short), C2 (Additional emergency expenses) and Section D (Travel delay) dependent on the level of cover **you** select.

Medical cover due to any **natural disaster** is automatically included in all International policies without purchasing this option. Additional cover is dependent on **your** cover level selected.

As per General Exclusion 4 there is no cover for costs incurred relating to a **natural disaster** if an event is already known prior to purchasing a policy.

Winter sports cover

Important: To have cover for any winter sport activity **you** must have purchased this option and the option must be shown on **your policy schedule**.

Please see page 37-38 for a full list of **winter sports** activities which are covered by this policy. If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au

No cover is available unless before the activity takes place, **we** have agreed in writing to cover it. Terms and conditions will apply and additional premium may be required.

If **you** do not choose to purchase the **Winter sports** cover upgrade by paying the applicable premium then **we** will not cover any claim directly or indirectly relating to **winter sports**. Please see pages 38 of this PDS for full details of this cover.

Additional sports and hazardous activities cover
Important: To have cover for any **additional sports and hazardous activities** **you** must have purchased this option and the option must be shown on **your policy schedule**.

Please see page 38 for a full list of **additional sports and hazardous activities** which can be covered by this policy. If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au

No cover is available unless before the activity takes place, **we** have agreed in writing to cover it. Terms and conditions will apply and additional premium may be required.

Please see the **Table of covered sports and activities** on pages 34-36 of this PDS for full details of activities that are automatically covered by InsureandGo Backpacker policies.

Increased luggage upgrade

The individual item limit for laptops, tablets, cameras, video cameras and mobile phones is \$1,000 on Silver and \$2,000 on Gold. You can double this limit by selecting the increased luggage upgrade. This limit is only applicable if you have purchased the increased luggage upgrade and this is shown on **your policy schedule**.

KEY BENEFITS OF YOUR POLICY

Some of the key benefits of **your** insurance policy may include:

- **Cancelling your trip before departure** - Section A (available under any level of cover selected)
- **Medical and other expenses outside Australia** - Section B1 (available under any level of cover selected)
- **Hospital cash allowance** - Section B2 (available under any level of cover selected)
- **Cutting your trip short** - Section C1 (available under any level of cover selected)
- **Additional emergency expenses** - Section C2 (available under any level of cover selected)
- **Travel delay expenses** - Section D (available under any level of cover selected)
- **Personal belongings and Baggage** - Section E1 (available under any level of cover selected)

- **Delayed baggage** - Section E2 (available under any level of cover selected)
- **Passport and travel documents** - Section E3 (available under any level of cover selected)
- **Money** - Section E4 (available under any level of cover selected)
- **Accidental death and permanent disability** - Section F1 (available only if Gold cover is selected)
- **Repay student loan** - Section F2 (available only if Gold level of cover is selected)
- **Personal liability** - Section G (available under any level of cover selected)
- **Legal expenses** - Section H (available under any level of cover selected)
- **Rental car excess waiver** - Section I (available only if Gold cover is selected)
- **Covered sports and activities** - Section J (available under any level of cover selected)

Sums insured for each of these benefits are set out in the Tables of Benefits by reference to the relevant level of cover selected.

You should be aware that conditions and exclusions do apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which, and time periods under which, benefits are provided and the process for making a claim, please read the Sections of Cover on pages 18-33 and General Exclusions on pages 15-17.

Each Section of Cover is divided into; What **you** are covered for, What **you** are not covered for and Important Information. These divisions are highlighted by the below symbols and colors to help you navigate this PDS.



What **you** are covered for



What **you** are not covered for



Important Information

As well as the General Definitions listed on pages 40-42 some Sections of Cover have their own definitions. These can be located with the below symbol and colour.



Definitions

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

IMPORTANT INFORMATION

Your travel insurance

This PDS, along with **your policy schedule**, forms the basis of **your** contract of insurance. Together these documents explain what **you** are covered for. The PDS contains terms, conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance; otherwise any claims **you** make may be reduced or not paid. Please read this PDS to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** to make sure that the information shown is correct.

Eligibility

a. This insurance is only available to travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

If requested, **you** are required to provide such evidence in any of the following forms:

- a) Copy of **your** passport
- b) Australian residency documents
- c) Birth certificate
- d) Copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance
- e) Any other official documents proving residency or citizenship

We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

b. This insurance is only available to applicants who are 64 years of age or under at the date of applying for this insurance.

The age limit depends on the level of cover **you** select.

c. This insurance is only available if **you** purchase **your** policy before **you** commence **your** international travel outside of Australia.

Travellers over 50

A surcharge applies to the premium in respect of all **insured persons** over 50 years of age.

Travellers under 18

Applicants must be 18 years of age or over at the date of applying for this insurance. Persons over the age of 18 may purchase this policy on behalf of financially dependent children or grandchildren (including, fostered or adopted children or grandchildren) who are under 18 years of age at the time of the application for this insurance.

Full adult premium will apply if dependents are not travelling with parents and/or grandparents. Parents or grandparents can buy insurance on behalf of dependents as long as dependents under 16 years of age will have full 100% adult supervision during the trip.

Health conditions

We will not pay claims if at the time of taking out this insurance **you**:

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause your death.

We will not cover claims if **you** or any **insured person** on your policy:

- a) Has in the last 5 years suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy);
 - any breathing condition;
 - any psychiatric or psychological condition (including anxiety or depression)
- b) has had treatment for cancer in the last five years; or
- c) has been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless **you** have told InsureandGo Travel Insurance about **your** condition and **we** have accepted it (Phone us on 1300 401 177 to find out more).

You must make sure that **you** tell InsureandGo Travel Insurance about any change in **your** circumstances that happens after the policy has been issued and before **you** travel on **your departure date**. **We** have the right to change the conditions of **your** policy in line with the change of risk.

Important limitations - Cancelling your trip before departure

This policy will not cover any claims under section A (Cancelling your trip before departure) that result directly or indirectly from any medical condition **you** knew about before the **policy issue date**, and that affects:

- A close **relative** who is not travelling and is not an **insured person** under this policy;
- Someone who is travelling with **you** who is not an **insured person** under this policy; or
- A person **you** plan to stay with on **your trip**.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

They will not be covered if during the 90 days before the **policy issue date** they:

- needed surgery, inpatient treatment or hospital consultations; or
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- were aware of having a diagnosed terminal condition (that will cause their death).

You should also refer to the general exclusions on pages 15-17.

Home Visits

This policy entitles you to one return visit to your home before the intended return date (as stated on your **policy schedule**). This home visit cannot last more than 14 days and cover is suspended whilst in your home. Cover starts again when you resume your trip outside Australia.

No cover is available for the cost of the return flight for your home visit or the flight to resume your trip after your home visit is complete.

Manual labour, humanitarian or missionary work/travel

This insurance does not cover **you** for engaging in any **manual labour**, humanitarian or missionary related travel. See General Exclusion 18 on page 16 for full details. If **you** are unsure about this, please send **your** enquiries to **us** via e-mail to info@insureandgo.com.au

Personal Belongings and Baggage

This policy does not provide cover for loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please refer to Section E on pages 25-28 for full details.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, **we** provide cover under section B1 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or injury. To be clear, **we** only provide cover under sections A, B1 and B2 of this policy, for claims that come from **complications of pregnancy and childbirth**.

Please make sure **you** read the definition of '**complications of pregnancy and childbirth**' in the Definitions section on page 40.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under section F1 (Accidental death and permanent disability) and section G (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed in the Table of Covered Sports and Activities on pages 34-36 and is only available where;

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed under the Table of covered sports and activities on pages 34-36, cover is available if the activity meets the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or high level of fitness.
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warning (e.g. Disneyland rides)

If your activity is in the Table of Additional Sports and Hazardous Activities (Section L) on page 38 then cover is only applicable for Section B1 (Medical and other expenses outside Australia) if you have purchased the **Additional sports and hazardous activities** upgrade and this is shown on your **policy schedule**.

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 39.

If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au.

Assistance provider

InsureandGo Travel Insurance is a subsidiary of MAPFRE ASSISTANCE that is a leading provider of international medical and emergency assistance. It operates a network of 24 hour telephone assistance Centre's and has access to an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries.

By choosing InsureandGo Travel Insurance, **you** can access these services before and during **your** journey. MAPFRE ASSISTANCE's staff are available to assist **you** every hour of every day as part of **your** cover. They will assess your medical or emergency situation and guide **you** through a process to solve it.

Depending on **your** specific needs, MAPFRE ASSISTANCE can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at **your** destination
- Help **you** in the event of lost luggage, travel documents or credit card by putting **you** in touch with the nearest embassy or other authorities
- When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at home informed.
- Coordinate evacuation or repatriation where **you** are located to a suitable medical facility or back home to Australia, subject to assessment and approval by MAPFRE ASSISTANCE

To contact MAPFRE ASSISTANCE phone REVERSE CHARGE from anywhere in the world on:
+61 2 9333 3999

Insured Person's Name and Policy Number must be quoted at the time **you** call.

Costs

The premium will be quoted to **you** during the purchasing process and it will also be shown on **your policy schedule**.

Premiums are based on a number of factors including the destination and length of **your trip**, the level of cover **you** selected, the number of travelers and their ages.

The base premium will be increased by any optional covers **you** select. Premiums are inclusive of applicable government charges including GST and Stamp Duty.

Cooling Off period

If this cover is not suitable for **you** and **you** want to cancel **your** policy **you** may return this insurance to **us** within 14 days of purchasing it, provided that no claim has arisen, **you** have not exercised any other rights under the policy and **your** trip has not commenced. **We** will

cancel the policy and give **you** a full refund of premium. Contact **us** by mail at Suite 1.04 Level 1, 19 Harris St. Pyrmont, 2009, Sydney NSW or call 02 9333 3902 to cancel **your** policy. Or email **us** on info@insureandgo.com.au

If **you** cancel after this 14 day period no premium refund will be made.

Extension of cover

Where **your trip** is necessarily extended due to an event that entitles **you** to make a claim under this policy, **your** cover will be extended until **you** are able to travel **home** by the quickest and most direct route. Please contact **us** on 02 9333 3999 to notify the event and extension.

If **you** voluntarily wish to extend **your** cover before the **end Date** of **your** original **policy schedule**, **you** need to contact **us** on 02 9333 3902 or email info@insureandgo.com.au.

Code of Practice

We are bound by the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works.

How to make a Claim

You must register any claim within 30 days after completion of **your** travel. **We** can reduce **your** claim by the amount of any prejudice **We** have incurred because **you** registered after this timeframe. If **you** need to make a claim, **we** will require **you** to:

- provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses. It is the responsibility of the **insured person** to provide receipted proof of value for any lost, stolen or damaged items.
- produce **your policy schedule**.
- provide **us** with all the information **we** require in English or officially translated into English.
- provide **us** with **proof of ownership** and proof of the event **you** are claiming for within the requested timeframe. (The detailed requirements for necessary documents and timeframes are stated under important information of applicable sections.)

Your responsibilities when making a claim

- You** must provide evidence that **you** have suffered a loss under the terms and conditions of the policy. **We** are under no obligation to make

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

payment without this **proof of ownership** and proof of claimable event.

- (b) If **you** submit a fraudulent claim, **we** may refuse to pay the claim and seek recovery for any cost **we** already pay to **you** under this policy.

How **We** settle a claim

We choose how **we** settle a claim, **we** will:

- (a) repair, or
- (b) replace (based on the original items specification, with the equivalent in the market at time of settlement), or
- (c) provide store credit voucher for replacement, or
- (d) provide a cash settlement.

Settlements allow for a reasonable depreciation rate as determined by **us**.

For Claim Forms or any enquiries in relation to entitlement to claim under this policy, contact InsureandGo Travel Insurance for assistance on:

Phone: 02 9333 3901 or Email to info@insureandgo.com.au or alternatively **you** can download a Claim Form from the Important Claims Information page at <http://insureandgo.com.au>.

An excess applies to some claims under some policy sections. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event, per person. Please refer to the Tables of Benefits on pages 11-12 for further information.

Dispute resolution

We are committed to handling any concerns or complaints about **our** products, services or anything else.

If **you** have a complaint or concern (including about privacy):

1. Contact **our** call centre and raise it with **us**. **You** can also raise your complaint via email: complaints@insureandgo.com.au
2. If **your** complaint is not satisfactorily resolved **you** may request that the matter be reviewed by management by writing to:
The Dispute Resolution Manager
Mapfre Insurance Services Australia Pty Ltd
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW
Or via email: complaints@insureandgo.com.au
3. If **you** are still unhappy, **you** may request that the matter be reviewed by **our** Internal Dispute Resolution Committee (“Committee”). **We** will respond to **you** with the Committee’s findings within 15 working days.
4. If an issue has not been resolved to **your** satisfaction, **you** can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA’s contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer. **You** may be entitled to payment under the FCS if **we** are unable to meet **our** obligations under this insurance.

Information about the FCS can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Updating this PDS

Information in this PDS is subject to change from time to time. Where a change occurs in relation to information that is not materially adverse **we** may update it by including information on **our** website. A paper copy of such information will be provided upon request.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

General advice warning

Any financial product advice provided by **us** is general only and is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read this PDS to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

Privacy Consent and Disclosure

We and InsureandGo Travel Insurance comply with the requirements of the *Privacy Act 1988* (Cth) (Privacy Act) (including the Australian Privacy Principles), which apply to any personal information (as defined in the Privacy Act) that is collected by InsureandGo Travel Insurance.

Purpose of Collection

We and InsureandGo Travel Insurance collect information necessary to underwrite and administer **your** insurance cover, to maintain and to improve customer service and to advise **you** of other products that **you** may be interested in. This may include **your**:

- name;
- date of birth;
- contact details (including address, email address and telephone number)
- medical conditions and other health information or sensitive information (as those terms are defined in the Privacy Act); and
- travel details (for the purpose of the insured trip), amongst other information relevant to the rendering of the services.

You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with **your** duty or to provide certain information may result in **us** either declining to provide cover, cancelling **your** insurance cover or declining or reducing a claim payment.

In the course of administering **your** policy, **we** and InsureandGo Travel Insurance may exchange **your** information with:

- the entities to which **we** and InsureandGo Travel Insurance are related contractors or third party providers providing services related to the administration of **your** policy;
- banks and financial institutions for the purpose of processing **your** application and obtaining policy payments;
- assessors, third party administrators, other insurers, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim;

- Suppliers, commercial partners and other third parties with whom we have commercial relationships, for business, marketing, and related purposes;
- the emergency assistance provider who will record all calls to the assistance service provided under **your** policy for quality assurance training and verification purposes; and
- each other.

Those parties may use the information to advise **you** of their insurance products or services.

Your personal information may be disclosed to entities and parties located overseas, including Spain, UK, USA, Japan and the Philippines. **Your** personal information may also be disclosed to entities and parties in the countries and regions nominated under **your** insurance policy, or any other regions where **you** may require assistance.

We and InsureandGo Travel Insurance will only disclose **your** personal information to these parties for the primary purpose for which it was collected. In some circumstances **we** are entitled to disclose **your** personal information to third parties without **your** authorisation such as law enforcement agencies or government authorities.

Access and Correction to **your** information

You may request access to, and/or correction of, **your** personal information by submitting a written request to **us** and/or InsureandGo Travel Insurance.

Complaints and contact details

If **you** believe that we have interfered with **your** privacy in our handling of **your** personal information or if **you** have any questions about our processes for handling **your** information, **you** may send **your** queries and lodge a complaint by contacting **us** info@insureandgo.com.au or in writing to:

Privacy Queries & Complaints,
InsureandGo Travel Insurance,
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

Further information on how **you** may access or correct **your** personal information and how **we** will handle **your** complaint is set out in the following privacy policies:

Our Privacy Policy: www.msi-oceania.com/privacy

InsureandGo Travel Insurance's Privacy Policy:
www.insureandgo.com.au/privacy-policy.html

Consent Acknowledgment

By providing **your** personal information to enable completion of the application of insurance (including any associated form) and paying the premium, **your** consent to the collection, use and disclosure of **your** personal information stated in the privacy statement above. If **you** do not wish **Us** and/or InsureandGo Travel Insurance to use **your** personal information to keep **you** informed of **our** insurance products and services please contact **us** and let **us** know.

Duty of disclosure

Before **you** enter into an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions.

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

You have this duty until **we** agree to insure **you**.

You have the same duty before **you** renew, extend, vary or reinstate an insurance contract.

You do not need to tell **us** anything that:

- reduces the risk we insure **you** for; or
- is common knowledge; or
- **we** know or should know as an insurer; or
- **we** waive **your** duty to tell **us** about.

If **you** do not tell **us** something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

TABLE OF BENEFITS

The following is a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Values shown below are maximum amounts payable in Australian Dollars. Not all policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to **you**. Please refer to the applicable sections of the Policy Wording.

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are if **you** are travelling alone, with a partner, or with a partner and/ **your dependent children** the maximum amount **we** will pay under each section per **insured person per trip**

TABLE OF BENEFITS				
Section	Benefit	Silver Sum Insured	Gold Sum Insured	Excess*
A	Cancelling your trip before departure	\$5,000	\$10,000	\$150
Full conditions of cover available and exclusion relating to Section A Cancelling your trip before departure should be read on pages 18-19 prior to purchase.				
B1	Medical and other expenses outside Australia Including Emergency:	Unlimited	Unlimited	\$150
	Medical treatment	Unlimited	Unlimited	
	Surgical treatment	Unlimited	Unlimited	
	Hospital treatment	Unlimited	Unlimited	
	Repatriation	Unlimited	Unlimited	
	Ambulance costs	Unlimited	Unlimited	
	Complications of pregnancy	Unlimited	Unlimited	
	Dental treatment	\$500	\$500	
	Return of body or ashes to Australia	\$20,000	\$20,000	
	Funeral or burial expenses outside of Australia	\$10,000	\$10,000	
B2	Hospital cash allowance	Up to \$50 per completed 24 hours up to \$500	Up to \$50 per completed 24 hours up to \$1,000	Nil
Full conditions of cover available and exclusion relating to Section B1 Medical and other expenses outside Australia should be read on pages 20-22 prior to purchase. Full conditions of cover available and exclusion relating to Section B2 Hospital cash allowance should be read on page 21-22 prior to purchase.				
C1	Cutting your trip short	\$5,000	\$10,000	\$150
C2	Additional emergency expenses	\$10,000	\$20,000	\$150
Full conditions of cover available and exclusion relating to Section C1 Cutting your trip short should be read on pages 22-24 prior to purchase. Full conditions of cover available and exclusion relating to Section C2 Additional emergency expenses should be read on pages 23-24 prior to purchase.				
D	Travel delay expenses	Up to \$25 per completed 12 hours up to \$500	Up to \$50 per completed 12 hours up to 1,000	Nil
Full conditions of cover available and exclusion relating to Section D Travel delay expenses should be read on page 25 prior to purchase.				
E1	Personal belongings and baggage	\$3,000	\$6,000	\$150
	Including sub-limit for laptops, tablets, mobile phones, cameras and video cameras only	\$1,000/\$2,000^	\$2,000/\$4,000^	
	Including: single article limit/ <i>pair or set of items</i> limit	\$500	\$750	
	Including: valuables limit	\$500	\$750	
	Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$500	\$500	
E2	Delayed baggage	\$100	\$200	Nil

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

E3	Passport and travel documents	\$1,000	\$2,000	Nil
E4	Money	\$200	\$300	\$150
Full conditions of cover available and exclusion relating to Section E1 Personal belongings and baggage should be read on pages 25-28 prior to purchase. Full conditions of cover available and exclusion relating to Section E2 Delayed baggage should be read on pages 26-28 prior to purchase. Full conditions of cover available and exclusion relating to Section E3 Passport and travel documents should be read on pages 26-28 prior to purchase. Full conditions of cover available and exclusion relating to Section E4 Money should be read on pages 27-28 prior to purchase.				
F1	Accidental death and permanent disability:			
	Event 1(a) Death of insured person aged 18 years to 64 years	Nil	\$25,000	Nil
	Event 1(b) Death of dependent child or insured person aged under 18 years	Nil	\$10,000	Nil
	Event 2 Permanent Paraplegia or Quadriplegia	Nil	\$25,000	Nil
	Event 3 Permanent total loss of sight of one or both eyes	Nil	\$25,000	Nil
	Event 4 Permanent total loss of use of one or more limbs	Nil	\$25,000	Nil
F2	Repay student loan	Nil	\$15,000	\$150
Full conditions of cover available and exclusion relating to Section F1 Accidental death and permanent disability should be read on pages 28-30 prior to purchase. Full conditions of cover available and exclusion relating to Section F2 Repay student loan should be read on pages 29-30 prior to purchase.				
G	Personal liability	\$1,500,000	\$2,500,000	\$150
Full conditions of cover available and exclusion relating to Section G Personal liability should be read on page 30-31 prior to purchase.				
H	Legal expenses	\$5,000	\$12,500	\$150
Full conditions of cover available and exclusion relating to Section H Legal expenses should be read on page 31-32 prior to purchase.				
I	Rental car excess waiver	Nil	\$4,000	Nil
Full conditions of cover available and exclusion relating to Section I Rental car excess waiver should be read on pages 32-33 prior to purchase.				
J	Covered sports and activities			
Please see pages 34-36 for full details of those activities which are covered as standard.				



Important Information

*Excess

When claiming under certain sections listed in the table above, **you** have to pay the first part of a claim. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event per person.

You may have chosen to waive the excess (Excess Eliminator) see the Excesses section on page 3. This will be shown on **your policy schedule**.

^ Increased limit for laptops, tablets, cameras, video cameras and mobile phones only

The individual item limit for laptops, tablets, cameras, video cameras and mobile phones is \$1,000 on Silver and \$2,000 on Gold. You can double this limit by selecting the increased luggage upgrade. This limit is only applicable if **you** have purchased the increased luggage upgrade and this is shown on **your policy schedule**.

TABLE OF BENEFITS FOR UPGRADES

The following sections of cover are only available if *you* pay the appropriate extra premium and this is shown on *your* InsureandGo Backpacker Travel Insurance *policy schedule*.

Winter Sports Cover

Section	Benefit
K	Please see page 37-38 for the full list of <i>winter sports</i> activities for which cover can be arranged.

Natural Disaster Cover

Section	Benefit	Silver	Gold
A	Cancelling your trip before departure	Yes	Yes
C1	Cutting your trip short	Yes	Yes
C2	Additional emergency expenses	Yes	Yes
D	Travel delay expenses	Yes	Yes

The **Natural disaster** upgrade will extend your cover to the sections above dependent on your cover level selected. **Natural disaster** is defined in the Policy General Definition on page 40.
Full conditions of cover available and exclusions relating to **Natural disaster** cover should be read on page 3 prior to purchase.

Additional Sports and Hazardous Activities

Section	Benefit
L	Please see page 38 for the full list of additional activities for which cover can be arranged.

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** or InsureandGo Travel Insurance if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **our** claims department all the documents and execute all authorities that are needed to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor if this cancellation was due to a medical condition.
4. **You** must help **us** get back any money that **we** have paid, from other insurers or any other person, by giving **us** all the details **we** need and by filling in any forms **we** require. If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may be cancelled and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to a post-mortem examination unless this is illegal in the country in which the post-mortem examination is to be performed.
7. **You** must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for **us** to assess your claim
8. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
9. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.
10. If **you** require hospitalisation, emergency transportation services, or to return to Australia and **you** want **us** to pay, then **you** must contact MAPFRE ASSISTANCE as soon as possible and obtain approval before arrangements are made. **You** must also follow any advice or instruction given to **you** by **us**, InsureandGo Travel Insurance or MAPFRE ASSISTANCE.
11. **We** will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this policy to the extent permitted by law.
12. Before **you** travel on **your departure date**, **you** must tell **us** about any changes that take place after the **policy issue date**. This includes:
 - any new treatment or prescribed medication;
 - any changes to treatment or prescribed medications, including changes in dosages; and
 - any new sickness, condition, illness or injury which **you** needed to ask for medical advice.**We** have the right to change the conditions of **your** policy in line with the change of risk.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy.



What **you** are not covered for

1. Any claims if at the time **you** take out this insurance, and before **your departure date**, either of the following apply: (This is unless **you** have told InsureandGo Travel Insurance about **your** condition and **we** have accepted it (Phone **us** on 1300 401 177 to find out more.)

- a) **You** are aware of any **pre-existing medical condition** or set of circumstances which could lead to a claim.
- b) **You** or any **insured person** on **your** policy has in the last 5 years suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy); or
 - any breathing condition; or
 - any psychiatric or psychological condition (including anxiety or depression); or
 - had treatment or hospital tests for cancer in the last five years; or
 - been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident or emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

You must make sure that **you** tell InsureandGo Travel Insurance about any change in **your** circumstances that happens after the policy has been issued and before **you** travel on **your departure date**. **We** have the right to change the conditions of **your** policy in line with the change of risk.

2. Any claims if at the time **you** take out this insurance, and before **your departure date**, any **insured person** on this policy:
 - is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - has been told about a condition that will cause their death and the terminal prognosis is expected prior to the **end date**.

You must make sure that **you** tell InsureandGo Travel Insurance about any change in **your** circumstances that happens after the policy has been issued and before **you** travel on **your departure date**. **We** have the right to change the conditions of **your** policy in line with the change of risk.

3. **You** will not be covered under Section A - Cancelling **your trip** before departure, or Section C1 - Cutting **your trip** short, or Section C2 - Additional emergency expenses, if a close **relative, business associate**, person who **you** are booked to travel with or someone **you** plan to stay with who is not an **insured person** on this policy, if during the 90 days before the **policy issue date** they:
 - needed surgery, inpatient treatment or hospital consultations; or
 - needed any treatment or prescribed medication; or
 - were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
 - were aware of having a diagnosed terminal condition (that will cause their death).
4. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim.
5. Any claims (except claims under Section A) relating to an incident prior to **you** leaving **your home** to commence **your trip**.
6. Any claim arising from;
 - **your, your partner, relative** or **your travelling companion's** suicide, attempted suicide, self-harm or self-injury; or
 - **you** deliberately putting **yourself** in danger (unless trying to save a human life); or

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

- **your partner, relative or your travelling companion** deliberately putting themselves in danger (unless trying to save a human life).
7. Any claim arising directly from **you, your partner, relative or your travelling companion** consuming alcohol.
 8. Any claim arising from **you, your partner, relative or your travelling companion** using drugs (unless the drugs have been prescribed by **your** doctor).
 9. Any claim arising from conditions where **you, your partner, or your travelling companion** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.
 10. Any claim arising out of **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.
 11. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when **you** booked **your trip**).
 12. Any claim resulting from **you** travelling in, to or through a country or area included on the list of countries not recommended by the Australian Government through the Department of Foreign Affairs and Trade - <http://www.smarttraveller.gov.au> or those countries subject to an embargo from the UN Security Council or from any other international organisation to which Australia belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion. This exclusion does not apply to Section A (Cancelling your trip before departure) if **you** decide to cancel or curtail **your trip** because a location in **your** planned itinerary is added or upgraded to the smarttraveller list of “Do not Travel” locations after the **policy issue date** and before **your departure date** on the **policy schedule**. (Please note that other exclusions apply which may affect **your** ability to claim).
 13. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
 14. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
 15. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless **you**;
 - a. as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country you are in), and
 - b. as the driver:
 - (i) hold a driving licence appropriate for the country **you** are in, and
 - (ii) if using a motorcycle rated 125cc or higher, you hold a current and valid license required for driving an equivalent rated motorcycle in Australia.
 16. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.
 17. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
 18. Any claim involving **you** taking part in:
 - a. **manual labour** in connection with business or trade.
 - b. missionary work and related travel.
 - c. humanitarian work and related travel.
 19. Any claim relating to:
 - a. any form of racing other than on foot.
 - b. any sport or activity unless that sport or activity is covered under the Table of covered sports and activities Section on pages 34-36, but only to the extent that cover is provided under that table.
 - c. any sport or activities listed under the Table of excluded sports and activities on page 39 of this Policy Wording.
 - d. **you** participating in any professional sports.

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

20. Any claim relating to **winter sports** (refer to definition on page 35) unless **you** have purchased the **Winter sports** cover upgrade.
21. Any claim relating to **additional sports and hazardous activities** (refer to definition on page 36) unless **you** have purchased the **Additional sports and hazardous activities** cover upgrade.
22. Any costs which **you** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
23. Any costs which relate to return travel to Australia if **you** do not hold an original return ticket to Australia.
24. Any claim arising as a result of **you**, or any person for whom **you** may cancel or alter **your** travel plans, failing to get the inoculations or vaccinations that **you** need to travel.
25. Any claim where **you** have failed to follow the advice or instruction of **us**, or InsureandGo Travel Insurance or MAPFRE ASSISTANCE such as when **you** refuse to come back to Australia when MAPFRE ASSISTANCE considered **you** were fit to return **home**.
26. Any claim arising from government authority seizing, withholding or destroying anything of **yours**, any prohibition by or regulation or intervention (including but not limited to interference with **your** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
27. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
28. Any claim arising from **your** tour being cancelled due to insufficient numbers, other operational reasons, or the negligence of a wholesaler or operator.
29. Any claim for which **we** are prohibited by legislation from providing cover or making payments in respect of claims made under this policy, including but not limited to any legislation which requires **us** to be registered in the **insured person's** country of citizenship or residence where the event occurs and/or payments are to be made.
30. Any claim arising from errors or omissions in **your** booking arrangements by **you**, **your** travel agent or any other person acting on **your** behalf.
31. Any loss, injury or illness, dental, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Chad, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, North Korea, Pakistan, Somalia, Sudan, Syria, Uganda, Yemen and Zimbabwe.
32. Any loss, injury, damage or legal liability sustained directly or indirectly by **you** if **you** are:
 - a. a terrorist;
 - b. a member of a terrorist organization;
 - c. a narcotics trafficker; or
 - d. a purveyor of nuclear, chemical or biological weapons.

SECTIONS OF COVER

SECTION A - CANCELLING *YOUR TRIP* BEFORE DEPARTURE



What *you* are covered for

If *you* have to cancel *your* trip because of one of the reasons listed below *we* will pay up to the amount shown in the Table of benefits for:

- travel and accommodation expenses and pre-paid meal expenses which *you* have paid or have agreed to pay under a contract and which *you* cannot recover from any sources;
- the cost of excursions, tours and activities which *you* have paid for and which *you* cannot recover from any sources; and
- the cost of visas which *you* have paid for and which *you* cannot recover from any sources.

Alternatively, if all conditions under Section A are met, and no exclusions are applicable, *we* will cover the expense for rescheduling *your trip* prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per policy per *insured person* and *you* must return to Australia before *your end date*.

We will pay a benefit under this Section if the cancellation of *your trip* is necessary and unavoidable as a result of:

- a. *your* unforeseeable death, injury, or illness.
- b. the unforeseeable death, injury, or illness of *your relative, business associate or travelling companion* who is resident in Australia and who is in Australia at the time the event occurs.
- c. *you* have to go to court to be a witness or be on a jury (but not as an expert witness) or *you* are put in quarantine.
- d. there is an accident involving a vehicle *you* were planning to travel in, which happens within seven days before the date *you* planned to leave and means *you* cannot use the vehicle. This only applies to self-drive holidays.
- e. *you, your relative or travelling companion* are a member of the armed forces, police, fire, nursing or ambulance services and *you* have to stay in Australia because of an emergency or *you* are posted overseas unexpectedly.
- f. *you* are made redundant, as long as *you* are entitled to payment under the current redundancy payments law and, at the time of booking your trip *you* had no reason to believe *you* would be made redundant.
- g. It is necessary for *you* to stay in Australia after a fire, storm, flood or burglary at *your* home or place of business within 48 hours before the date *you* planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
- h. *you* cannot travel because a *natural disaster* has caused *your* travel service provider to cancel *your* pre-paid service and does not provide an alternative. (This is only applicable if *you* have purchased the *Natural disaster* upgrade option and this is shown on *your policy schedule*. This does not include those which were known at the time of purchasing this insurance.)
- i. *you* cannot travel because of government restrictions after an epidemic.
- j. If *you* become pregnant after we have sold *you* this policy, and *you* will be more than 32 weeks pregnant (or 26 weeks if *you* are expecting more than one baby) at the start of, or during, *your* trip. Or, *your* doctor advises that *you* are not fit to travel because *you* are suffering from *complications of pregnancy and childbirth*.
- k. *we* will also pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of *your* trip is to attend that course and that course is cancelled due to circumstances outside *your* control.

✓ What *you* are covered for

✗ What *you* are not covered for

! Important information

? Definitions relating to this section

- l. **we** will pay the travel agent's cancellation fee up to 10% of the amount paid to the travel agent or \$1,500 for an individual policy or \$3,000 for a couple/family policy, whichever is the lesser, when full monies have been paid or the maximum amount of deposit has been paid at the time of cancellation. **We** will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the trip not been cancelled.



What **you** are not covered for

In addition to General Exclusions, under Section A, **you** are not covered for:

1. The excess as shown in the Table of benefits.
2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.
3. Any costs that would not have been incurred had **you** told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to cancel **your trip**.
4. **You** being unable to travel due to a failure to obtain the passport or visa needed for the planned **trip**. This includes a failure to obtain ESTA Approval when **you** are travelling to the USA.
5. **You** failing to check in according to **your** itinerary or the times advised to **you**.
6. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**. (An excess will still be applied to each person who the costs relate to.)
7. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
8. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.
9. Any costs paid to a travel services provider (airline or cruise company) if the same travel service provider is responsible for the cancellation.
10. Any claims arising from any **natural disaster**. Unless **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**.



Important Information

Please note: **You** may be entitled to claim under Sections A or D, but **you** may not claim under more than one of these sections for the same event.

Please note: Once a claim is made under section A - Cancelling **your trip** before departure, **your** travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new **trip**. A new policy is not needed if **we** have agreed to cover the costs to reschedule instead of cancel **your trip**.

Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** the frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:

- (i) If the airline will not refund **your** points, **we** will pay **you** the cost of equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- (ii) If the airline will only refund a portion of **your** points, **we** will pay **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA



What **you** are covered for

We will pay up to the amount shown in the Table of benefits for the necessary and reasonable costs incurred outside of Australia as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. The cost of **your** return to Australia earlier than planned if this is medically necessary and InsureandGo Travel Insurance approve this.
3. If **you** cannot return to Australia as **you** originally planned and MAPFRE ASSISTANCE approve this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by MAPFRE ASSISTANCE to allow **you** to return to Australia; and
 - Extra accommodation (room only) and travel expenses for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice and authorised by MAPFRE ASSISTANCE; or
 - Reasonable accommodation and travel expenses for one **relative** or friend to travel from Australia to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice and authorised by MAPFRE ASSISTANCE.

In addition **we** will pay:

1. Up to \$20,000 for the cost of returning **your** body or ashes to Australia or up to \$10,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside Australia.
2. Up to \$500 for emergency dental treatment as long as it is for the immediate relief of pain only.



What **you** are not covered for

In addition to General Exclusions, under Section B1, **you** are not covered for:

1. The excess as shown in the Table of benefits.
2. Any treatment or surgery which **our** doctors think **you** do not need immediately and can wait until **you** return **home**.
3. The extra cost of a single or private hospital room unless this is medically necessary.
4. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
5. Any costs for the following:
 - telephone calls (other than calls to MAPFRE ASSISTANCE to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
6. Any treatment, medication or any other additional expenses as detailed under section B1 that occur after **you** return back to Australia.
7. Any extra costs after the time when, in **our** medical advisor's opinion, **you** are fit to return to Australia (or **your** final country if **you** are on a one-way **trip**).
8. Any expenses incurred more than 12 months from the time **you** first received treatment for the injury or illness.
9. Any medical treatment that **you** receive after **you** have refused the offer of returning to **your** home, when, in the opinion of **our** medical advisor's, **you** are fit to travel.

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

10. Any claims that are not confirmed as medically necessary by the treating doctor overseas or MAPFRE ASSISTANCE;
11. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from **complications of pregnancy and childbirth**.
12. Private medical treatment where satisfactory public care or treatment is readily available in any country under any reciprocal health agreement between Australia and any foreign governments and **we** have agreed this is medically necessary.
13. Any medical treatment that **you** receive because of a medical condition or any illness related to a medical condition which **you** knew about at the time of taking out this insurance. This applies to **you**, a **relative**, **business associate** or person you are travelling with, and any person **you** were depending on for the **trip**.
14. Costs of more than \$500 which **we** have not agreed beforehand.
15. Any medical treatment or tests **you** have planned or expect to have.
16. Any costs that result from taking part in **winter sports** or **additional sports and hazardous activities**, unless **you** have paid the appropriate **Winter sports** or **Additional sports and hazardous activities** extra premium.
17. Cosmetic treatment, unless **we** have agreed that this treatment is necessary as the result of an accident covered under this policy.
18. Any costs that are as a result of a tropical disease, if **you** have not had the recommended vaccinations or taken the recommended medication.
19. Any claim arising directly from **you**, **your partner**, **relative** or **your travelling companion** consuming alcohol.
20. Any claim arising from **you**, **your partner**, **relative** or **your travelling companion** using drugs (unless the drugs have been prescribed by **your** doctor).
21. Any claim arising from conditions where **you**, **your partner**, or **your travelling companion** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.



● Important Information

Please note: this section does not apply if you become ill or are injured during trips within Australia apart from if you are travelling on a domestic cruise within Australian territorial waters (please see the note on page 3 for full details).

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact MAPFRE ASSISTANCE on **your** behalf immediately (please see the Assistance provider section on page 6 of this Product Disclosure Statement for contact details).

If the claim relates to **your** return travel to Australia and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

SECTION B2 - HOSPITAL CASH ALLOWANCE



What **you** are covered for

We will reimburse **you** up to \$50 each day for extra necessary expenses incurred, if after an accident or illness that is covered under Section B1 (Medical and other expenses outside of Australia) of this insurance, **you** go into hospital as an inpatient overseas.

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

The maximum amount **we** will pay for all claims under this Section is the amount shown in the Table of benefits by reference to the plan **you** have selected.



● Important Information

Please note: **You** may be entitled to claim under Sections B2 or C2, but **you** may not claim under more than one of these sections for the same event.

This reimbursement is only payable for the time that **you** are kept as an inpatient overseas and ceases if **you** go into hospital upon **your** return to Australia.

You must keep all receipts for the extra expenses **you** pay.



What **you** are not covered for

In addition to General Exclusions, under Section B2, **you** are not covered for:

1. Any claim where **you** are unable to provide receipts for the additional meals and accommodation expenses being claimed.

SECTION C1 - CUTTING YOUR TRIP SHORT



What **you** are covered for

We will provide this cover if the cutting short of **your trip**, or part of **your trip**, is necessary and unavoidable as a result of the following:

- The treating doctor overseas or MAPFRE ASSISTANCE certifying that **you**, or **your travelling companion**, are unfit to continue with **your** original itinerary.
- The unexpected death of, or sudden serious injury or illness of, **your**, or **your travelling companion's relative** who is resident in Australia and who is in Australia at the time the event occurs, or of **your business associate** who is resident in Australia and who is in Australia at the time the event occurs.
- A **natural disaster**. (This is only applicable if **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**. This does not include those which were known at the time of purchasing this insurance.)
- Serious damage to **your home** or business premises in Australia

We will pay up to the amount shown in the Table of benefits for:

- travel, accommodation and meal expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot recover from any other source; and
- the cost of excursions, tours and activities which **you** have paid for either before **you** left Australia or those paid for locally upon **your** arrival overseas and which **you** cannot recover from any other source.



● Important Information

Please note: If **you** need to return **home** to Australia earlier than planned and **you** want **us** to pay, **you** must immediately contact MAPFRE ASSISTANCE to obtain approval from **us** (please see the Assistance provider section on page 6 of this PDS for contact details).

We will only pay if **you** have already departed for **your trip**, and are not being reimbursed for these expenses under any other benefit in this policy including C2 (Additional emergency expenses).

SECTION C2 - ADDITIONAL EMERGENCY EXPENSES



What *you* are covered for

We will pay up to the amount shown in the Table of benefits for *your* reasonable and necessary additional accommodation, meal and travelling expenses (including emergency personal telephone calls), incurred after departure, that are over and above what *you* had originally budgeted to pay, if *your trip* is disrupted, or *you* are required to return to *your home* in Australia, because of:

- The treating doctor overseas or MAPFRE ASSISTANCE certifying that *you*, or *your travelling companion*, are unfit to continue with *your* original itinerary.
- the unexpected death of, or sudden serious injury or illness of, *your*, or *your travelling companion's relative* who is resident in Australia and who is in Australia at the time the event occurs, or of *your business associate* who is resident in Australia and who is in Australia at the time the event occurs.
- *your* passport or travel documents being lost or stolen
- *you* innocently breaking any quarantine regulation
- serious damage to *your home* or business premises in Australia
- an accident involving *your* means of transport (pre-booked flights, cruise and regularly scheduled buses or coaches only);

We will pay up to the amount shown in the Table of benefits for *your* additional reasonable and necessary travel expenses, incurred after departure, that are over and above what *you* had originally budgeted to pay, where *you* need to catch-up to *your* original schedule if *your trip* is disrupted due to

- the cancellation, delay or diversion of *your* scheduled transport but only those expenses where *you* have not been offered alternatives.
- a *natural disaster* (This is only applicable if you have purchased the *Natural disaster* upgrade option and this is shown on *your policy schedule*. This does not include those which were known at the time of purchasing this insurance.)

In these events the airfare will be at a class of our discretion and will not be Business Class or First Class.

In these events You may be also entitled to claim additional meals and accommodation expenses under Section D



Important Information

If *you* require us to pay for any additional emergency expenses *you* must immediately call MAPFRE ASSISTANCE to obtain approval from *us* (please see the Assistance provider section on page 6 of this PDS for contact details)

You may be entitled to claim under Sections C2 or B2 if *you* are hospitalised, but *you* may not claim under more than one of these sections for the same event.

We will only pay if *you* have already departed for your trip, and are not being reimbursed for these expenses under any other benefit in this policy including C1 (Cutting *your trip* short).

You must get written confirmation from the appropriate authority stating full details of the incident.

You must claim from the transport company first and provide *us* with written confirmation of any refunds or rescheduling offered to *you*.

You must provide *us* with the written confirmation from the transport company of the cause and period of disruption.

We will only pay *you* the reasonable additional expenses less the amount *you* would have ordinarily paid had the event not occurred, less any refunds owed to *you*.

You must keep all receipts for the extra expenses *you* pay.



What *you* are not covered for Applicable to Sections C1-C2

In addition to General Exclusions, under sections C1-C2 inclusive, *you* are not covered for:

1. The excess as shown in the Table of benefits.
2. Any change of plans because *you* or *your travelling companion* change *your* mind and decide not to proceed with *your* original *trip*, or choose not to travel.

✓ What *you* are covered for

✗ What *you* are not covered for

! Important information

? Definitions relating to this section

3. Any additional travel expenses where **you** have been offered alternatives from the transport provider.
4. Any additional expenses that would not have been incurred had **you** told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to change **your** plans.
5. **You** being unable to continue with **your** travel due to a failure to obtain the passport or visa needed for the planned **trip**. This includes a failure to obtain the ESTA Approval when **you** are travelling to the USA.
6. Any cost incurred where your scheduled transport is delayed by less than 4 hours.
7. Any claim that results from you missing a connecting flight where the stopover was originally scheduled on Your itinerary at less than 6 hours.
8. **You** failing to check in according to **your** itinerary or the times advised to **you**.
9. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**. (An excess will still be applied to each person who the costs relate to.)
10. Any expenses that **you** can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation provider.
11. Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
12. Any cost for telephone calls and mobile data (other than calls to MAPFRE ASSISTANCE to notify them of the emergency).
13. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
14. The cost of a return ticket if **you** have not purchased a return air ticket to Australia. **We** will deduct from **your** claim the cost of the fare between **Your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.
15. The non-refundable unused portion of travel or accommodation arrangements where the alternative cost is paid for by **us** under C2.
16. The additional travelling or accommodation expenses if **you** have been reimbursed for the original unused travel or accommodation costs under C1.
17. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
18. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.
19. Any claims arising from any **natural disaster**. Unless **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**.

SECTION D - TRAVEL DELAY EXPENSES



What *you* are covered for

We will reimburse the cost of *your* necessary additional meals and accommodation expenses, if during a *trip*, any individual leg of *your* trip, is delayed is for more than 12 hours

We will reimburse *you* up to the amount shown in the Table of benefits for each complete 12 hours period that *you* are delayed as long as *you* eventually go on the holiday.

Sub limits are applicable for each 12 hour period. The limits and sub limits are specified in the Table of Benefits.



What *you* are not covered for

In addition to General Exclusions, under Section D, *you* are not covered for:

1. Any claim where *you* are unable to provide receipts for the extra expenses being claimed.
2. Any *terrorist act* or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected *terrorist act*.
3. Any claim that results from *you* missing a connecting flight where the stopover was originally scheduled on *Your* itinerary for less than 6 hours.
4. Any claim that results from *civil unrest*.
5. Any claim that results from any *natural disaster* unless *you* have purchased the *Natural disaster* upgrade option and this is shown on *your policy schedule*.
6. Any claim that results from a delay due to an event which the public knew about, at the time you made your travel arrangements for the *trip* or at the time that *you* purchased *your* policy, whichever is the latter.



Important Information

Under this policy *you* must:

- have checked in for *your* trip at or before the recommended time; and
- get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- keep all receipts for the necessary additional meals and accommodation expenses *you* pay.

SECTION E1 - PERSONAL BELONGINGS AND BAGGAGE



What *you* are covered for

We will pay for items which accompanied *you* for your individual and personal use during *your trip*. *We* will pay up to the amount shown in the Table of benefits for items owned (not rented) by *you* which are lost, stolen or damaged during *your trip*.

Please see the Table of benefits for the sub limits which dependent on the level of cover *you* have selected may apply. (E.g. the maximum *we* will pay for any property (including specified items) which is lost or stolen from an *unattended motor vehicle* is \$500 for each *insured person*. *We* will only pay if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle. This does not apply to locked compartments on Motorcycles).



● Important Information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the property. It is the decision of **our** claims department to repair or replace damaged/lost/stolen items or cash settle the claim, whichever is the lesser.
- **We** will not pay any claim relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity). **You** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- The maximum amount **we** will pay for any one item, **pair or set of items** that has not been specified is shown in the Table of benefits. Please refer to the definition of '**pair or set of items**' on page 40.
- The maximum amount **we** will pay for **valuables** in total that have not been specified is shown in the Table of benefits. Please refer to the definition of '**valuables**' on page 42.
- You can double the limit for Laptops, Tablets, Cameras, Video Cameras and Mobile phones by selecting the increased luggage upgrade. This limit is only applicable if you have purchased the increased luggage upgrade and this is shown on your **policy schedule**.
- It is the responsibility of the **insured person** to provide **proof of ownership** of any lost, stolen or damaged items and **we** are under no obligation to make payment without this **proof of ownership**.

SECTION E2 - DELAYED BAGGAGE



What **you** are covered for

We will pay up to the amount shown in the Table of benefits for the reasonable cost of buying essential items if **your** baggage is delayed by an airline or transport company during **your trip** for more than 24 hours.



● Important Information

1. There is no cover under this Section if **your** baggage is delayed on **your** final inward journey returning **home**.
2. **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from your overall claim for baggage.

SECTION E3 - PASSPORT AND TRAVEL DOCUMENTS



What **you** are covered for

We will pay up to the amount shown in the Table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travellers cheques (if these cannot be refunded by the provider); and
- Visas.



● Important Information

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to Australia.

SECTION E4 - MONEY



What **you** are covered for

We will pay up to the amount shown in the Table of benefits for replacing **your** personal money (notes and coins) if it is lost or stolen.

It is the responsibility of the **insured person** to provide **proof of ownership** of any lost or stolen personal money and we are under no obligation to make payment without this **proof of ownership**.



What **you** are not covered for applicable to Sections E1-E4

In addition to General Exclusions **you** are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if **you** are claiming under Sections E3 or E4).
2. Claims where **you** are unable to provide **proof of ownership**.
3. Property **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.
4. Any item that within 24 hours of discovering it was lost or stolen **you** did not get a written police report.
5. Any property left with a Motorcycle. This includes in locked compartments.
6. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling unless **you** are forced to check in these devices to the cargo hold due to government regulation.
7. Passports, travellers cheques, travel or event admission tickets and travel documents such as visas which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Breakage or scratching of fragile objects or breakage of sports equipment while being used.
10. Breakage or scratching of drones or other unmanned flying objects while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Losses due to devaluation or depreciation of currency.
13. If **your** property is legally delayed, held or confiscated by Customs, the police or other officials.
14. If **your** baggage is delayed on **your** final inward journey returning **home**.
15. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
16. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
17. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
18. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's

✓ What **you** are covered for

✗ What **you** are not covered for

! Important information

? Definitions relating to this section

samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under Section E4 (Money).

19. Any claims in relation to;
 - a. unaccompanied luggage (unless **your** airline carrier has to transfer **your** luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit)
 - b. luggage sent under any freight agreement or items sent by postal or courier services.
20. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of cleaning, dyeing, ironing, repairing, restoring or like actions.
21. Any loss which **you** have claimed, or are claiming for under another section of this policy.
22. Any claims which **you** have claimed, or are claiming for under another section of this policy.
23. Any claim relating to an item **you** have claimed TRS (Tourist Refund Scheme).
24. Any claim relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity).



Important information for Sections E1-E4:

- **You** must act in a reasonable way as if uninsured to look after **your** property and not leave it **unattended** or unsecured in a **public place**.
- **You** must carry **valuables** with **you** when **you** are travelling.
- **You** must get a written police report within 24 hours of the incident occurring, or within 24 hours of discovering any loss or theft.
- **You** must get a written report from the relevant airline or transport company within 24 hours of discovering any loss, theft, damage or delay to personal belongings and baggage. In the case of an airline; a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must get a written report from the airline with full details of the incident within seven days.
- **You** must get a written report from the Australia consular representative within 24 hours of discovering any loss or theft of **your** passport.
- **You** must obtain a report stating that the item is damaged beyond economic repair or send the damaged item to **us** for assessment if **you** are unable to provide a damage report.

SECTION F1 - ACCIDENTAL DEATH AND PERMANENT DISABILITY



Definitions relating to Section F1 and F2

Injury

Injury means a bodily injury to an **insured person** resulting from an accident caused by violent, sudden, external and visible means and occurring solely and directly and independently of any other cause including any illness, disease or pre-existing physical or congenital condition (except illness directly resulting from medical or surgical treatment rendered necessary by such injury), provided the injury:

- (a) occurs during **your trip**, and
- (b) results in any of the events specified in the List of Events for Section F (below).

Limb

The entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia

Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent

Lasting 12 consecutive months and at the end of that period is certified by a legally qualified medical practitioner who is not a family member as being beyond hope of improvement.

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total Loss

Where the body part is a **limb**, as referenced in the List of Events for Section F (below), the total **permanent** physical loss or **permanent** loss of use of that body part.

Where the body part is an eye, **total loss** means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the **injury** has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 3 foot or less which should be seen at 60 foot.



What you are covered for

If while on your **trip**, you suffer an **injury** that within 12 consecutive months directly results in any event described in the List of events for Section F (below), we will pay you or your estate the amount as stated in Table of benefits.

LIST OF EVENTS FOR SECTION F - ACCIDENTAL DEATH AND PERMANENT DISABILITY

The amount payable for each event is as shown on the **Table of benefits** for your selected level of cover as shown on the **policy schedule**.

THE EVENTS	
Injury directly resulting, within 12 consecutive months, in:	
1.a	Death of insured person aged 18 years to 64 years
1.b	Death of dependent child or insured person aged under 18 years
2.	Permanent Paraplegia or Quadriplegia
3.	Permanent Total Loss of sight of one or both eyes
4.	Permanent Total Loss of, or loss of use of, one or more limbs

Exposure

If an **insured person** suffers an event as a direct result of exposure to the elements, we will pay the amount shown for that Event in accordance with the sum insured specified in the Table of benefits.

Disappearance

If an **insured person** disappears and after 12 consecutive months it is reasonable for us to believe they have died due to an **injury** (as defined), we will pay the benefit as shown for Event 1 (Death) subject to receipt of a signed undertaking by you or the deceased **insured person's** Estate that any such payment shall be refunded if it is later demonstrated that the **insured person** did not die as a result of an **injury**.



Important Information

Please note: This section only applies if you have InsureandGo Backpacker Gold cover.

We will not pay for more than one of the Events listed in the List of Events for Section F in respect of the same **injury**.

SECTION F2 - REPAY STUDENT LOAN



What you are covered for

If while on your **trip**, you suffer an **injury** that within 12 consecutive months directly results in any Event described in the List of Events for Section F (above), we will pay you or your estate the amount as stated in the Table of benefits for a one-off repayment of your outstanding student loan.



What you are not covered for

In addition to General Exclusions, under Section F1-F2, you are not covered for:

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

1. Any claim arising from illness or disease.
2. Any claims arising from any one of the sports and activities that:
 - a) the Table of covered sports and activities on pages 34-36 notes as not covered under this section.
 - b) are listed on the Table of excluded sports and activities on page 39.
3. Any claim arising directly from **you, your partner, relative or your travelling companion** consuming alcohol.
4. Any claim arising from **you, your partner, relative or your travelling companion** using drugs (unless the drugs have been prescribed by **your** doctor).
5. Any claim arising from conditions where **you, your partner, or your travelling companion** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.



● Important Information

Please note: This section only applies if you have InsureandGo Backpacker Gold cover.

SECTION G - PERSONAL LIABILITY



What you are covered for

We will pay up to the total amount shown in the Table of benefits if, during **your trip**, **you** become legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.



What you are not covered for

In addition to General Exclusions, under Section G, **you** are not covered for:

1. The excess as shown in the Table of benefits.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability:
 - a. to another **insured person**, members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into unless such liability would have arisen in the absence of the contract;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - f. arising due to **you** owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.
4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to **your** liability (unless **we** otherwise provide **our** express prior written agreement to settle or compromise an action).
5. Any claim for exemplary, punitive or aggravated damages.
6. Any claims which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

7. Any claims arising from any one of the sports and activities that:
 - a. the Table of covered sports and activities notes are not covered under this section
 - b. are listed on the Table of excluded sports and activities.



● **Important information:**

- **You must** give **our** claims department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You must** help **our** claims department and give them all the information they need to allow them to take or defend any action on **your** behalf;
- **You must not** offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless **you** get **our** claims department's permission in writing; and
- **We will** have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.
- **You may** give details of **your** name, address and travel insurance
- **You must** take photographs and videos, and get details of witnesses if **you** can.

SECTION H - LEGAL EXPENSES



What you are covered for

We will pay up to the amount shown in the Table of benefits for legal expenses incurred in seeking compensation or damages following **your** death or personal injury as the result of an accident during **your trip**, provided that all expenses are incurred with **our** prior written consent and **we** have control over the selection and appointment of **your** legal representatives and the conduct of the proceedings.



What you are not covered for

In addition to General Exclusions, under Section H, **you** are not covered for:

1. The excess as shown in the Table of benefits.
2. Any legal action against **us**, InsureandGo Travel Insurance or our or InsureandGo Travel Insurance related bodies corporate and related entities, a tour operator, travel agent, accommodation supplier, or carrier involved in the arrangement or provision of **your** travel or accommodation for the **trip**.
3. Any expenses incurred without **our** prior written consent.
4. Any legal action where **we** have been prejudiced against because the claim is reported to **us** more than 6 months after the accident causing **your** death or personal injury.
5. Any legal action where **we** consider there would be no likelihood of success or no benefit in seeking compensation or damages.
6. Any legal action against any insurance company or representative of an insurance company.
7. Any legal action against another **insured person**.
8. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
9. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description, animals, firearms or weapons.

✓ **What you are covered for**

✗ **What you are not covered for**

! **Important information**

? **Definitions relating to this section**



● Important information:

Please note:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

SECTION I - RENTAL CAR EXCESS WAIVER



Definitions relating to this section

Rental car:

The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement. The rental car must have no more than 9 seats and not be driven off a Public Highway. The rental contract duration has to be less than 15 consecutive days.

You, your:

Each **insured person** shown on the **policy schedule** who is authorised in writing in the rental contract, to drive the **rental car**.



What **you** are covered for

We will reimburse the **rental car** insurance excess charged to **you** through the rental car company, if a car **you** have rented during **your trip** is involved in a motor vehicle accident while **you** are driving, or is damaged or stolen while in **your** custody.



What **you** are not covered for

In addition to General Exclusions, under Section I, **you** are not covered for:

1. Any claim arising from **you** operating or using the **rental car** in violation of **your** rental agreement.
2. Any claim for costs other than the excess charged to **you** under the terms of **your rental car** agreement.
3. Any claim involving an unauthorised driver.
4. Any claim when **you** rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles and other recreational vehicles, trailers, motorbikes, motorcycles or moped and any other vehicle having fewer than four wheels, antique cars (cars which are over 20 years old, or have not been manufactured for at least 10 years), limousines, expensive or exotic cars (for example, Corvette, Mercedes Benz, Porsche, Jaguar, Hummer, Land Rover).
5. Any claim:
 - a) due to driving while under the influence of drugs or alcohol;
 - b) where **you** have acted intentionally or in a non-accidental nature,
 - c) from any kind of illegal activity or acts;
 - d) as a result of negligence.
6. Any damage relating to:
 - a) Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure.
 - b) Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tyre damage be coincident with a covered loss.

7. In no event shall coverage be provided when you rent a vehicle beyond 15 consecutive days from the same car rental company, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented, unless a 72-hour period has passed from the date the original rental vehicle was returned. A new vehicle rented in a different city from the same car rental company, at least 80 kilometers from the location of the car rental company where the previous vehicle was rented, is permitted.



● Important Information

Please note: This section only applies if *you* have InsureandGo Backpacker Gold cover.

This cover does not take the place of rental vehicle insurance or third party damage insurance and only provides cover for the excess component up to the applicable benefit limit.

- ***You* must provide *us* a copy of:**
 - a) ***Your* rental agreement;**
 - b) **The authorised driver's driving licence;**
 - c) **Original inspection report and the incident/damage report;**
 - d) **Repair invoice;**
 - e) **Written statement from the rental company or agency advising that *you* are liable to pay the excess or liability fee;**
 - f) **Details of any other insurance *you* may have that may cover the same.**

Table of covered sports & activities (Section J)

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under Section F (Accidental death and permanent disability) and Section G (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed below, and is only available where:

- You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed below, cover is available if the activity meets the following criteria:

- An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or a high level of fitness.
- Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings (e.g. Disneyland rides)

Sports and Activities for which no cover is available are listed under Table of excluded sports and activities on page 39.

If **you** have any questions, please send your enquiries to **us** via e-mail on info@insureandgo.com.au

	Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable
Abseiling (fully harnessed)	Yes	yes	no	standard	Mountain biking - not racing or extreme ground conditions or stunts	yes		no	\$ 250.00
Amateur athletics	Yes		yes	standard	Mud bugging	yes	yes	no	Standard
Archaeological digging	Yes		yes	standard	Netball - amateur and occasional only	yes		yes	Standard
Archery - amateur and occasional only	Yes		yes	standard	Orienteering - amateur and occasional only	yes		yes	Standard
Assault course (no weapons)	Yes	yes	no	standard	Ostrich riding (not racing)	yes	yes	no	Standard
Badminton - amateur and occasional only	Yes		yes	standard	Paintballing - wearing eye protection	yes	yes	no	Standard
Baseball - amateur and occasional only	Yes		yes	standard	Parasailing	yes	yes	yes	Standard
Basketball - amateur and occasional only	Yes		yes	standard	Parascending - over water	yes		no	Standard
Battle re-enactment (no live firearms)	Yes	yes	no	standard	Passenger in private or small aircraft or helicopter	yes	yes	no	Standard
Breathing observation bubble diving (maximum depth 30 metres)	Yes	yes	yes	standard	Quad biking	yes	yes	no	\$ 500.00
Bridge walking - supervised by a fully-trained guide only	yes	yes	yes	standard	Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	no	Standard
Bungee jumps (three jumps maximum)	yes		yes	standard	Rafting - white or black water (grade 1 and 2 rapids)	yes		no	Standard
Camel or elephant riding or trekking	yes		no	standard	Rambling	yes		yes	Standard

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

InsureandGo Backpacker Travel Insurance – Product Disclosure Statement

Canoeing (grade 1 & 2 rapids or lower)	yes		no	standard	Refereeing - on an amateur basis	yes		yes	standard
Canoeing (grade 3 & 4 rapids)	yes	yes	no	standard	Rock Climbing - Indoor and harnessed	yes		no	standard
Canopy walking or tree-top walking	yes	yes	yes	standard	Roller blading (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Cave tubing or river tubing	yes	yes	no	standard	Rowing - amateur and occasional only	yes		yes	standard
Clay-pigeon shooting	yes		no	standard	Rugby codes - amateur and occasional only	yes		no	\$ 250.00
Coasteering - amateur and occasional only	yes	yes	no	standard	Running - sprint and long distance	yes		yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	yes		no	standard	Safari	yes		yes	standard
Cricket - amateur and occasional only	yes		yes	standard	Sand boarding	yes		yes	standard
Cycle touring	yes		no	standard	Sand yachting	yes		no	standard
Cycling	yes		yes	standard	Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes		no	standard
Dragon boating	yes		no	standard	Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	no	standard
Dune or wadi bashing	yes		no	standard	Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	yes		no	standard
Falconry	yes	yes	no	standard	Sea canoeing or kayaking - day trips and coastal only	yes		yes	standard
Football - amateur and occasional only	yes		no	standard	Sleigh rides - as part of a Christmas trip to Northern Europe	yes		yes	standard
Go-karting	yes	yes	no	standard	Skateboarding (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Golf - amateur and occasional only	yes		yes	standard	Snorkelling	yes		yes	standard
Gorge swinging or canyon swinging	Yes	yes	yes	standard	Squash	yes		yes	standard
Gorge walking	yes	yes	no	standard	Surfing (not big wave or extreme surfing)	yes		yes	standard
Hockey	yes		no	standard	Swimming	yes		yes	standard
Horse riding (not polo, hunting or jumping)	yes		no	standard	Target rifle shooting	yes		no	standard
Hot-air ballooning	yes	yes	no	standard	Tennis - amateur and occasional only	yes		yes	standard
Husky sledge driving	yes	yes	yes	standard	Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	yes	yes	yes	\$ 250.00
Jet boating	yes		no	standard	Trekking or hiking	yes		yes	standard

InsureandGo Backpacker Travel Insurance – Product Disclosure Statement

				(under 3,000 metres altitude)				
Jet skiing	yes	no	standard	Tubing	yes	yes	yes	Standard
Jogging	yes	yes	standard	Volleyball - amateur and occasional only	yes		yes	Standard
Kayaking (grade 1 & 2 rapids or lower)	yes	no	standard	Wake boarding (no stunts)	yes		yes	Standard
Kayaking (grade 3 & 4 rapids)	yes	yes	no	Water polo - amateur and occasional only	yes		yes	Standard
Lugeing - not ice	yes	yes	no	Waterskiing (no stunts)	yes		yes	Standard
Marathons - amateur and occasional only	yes	no	standard	Windsurfing	yes		no	Standard
Martial arts - non-contact training only	yes	no	\$500.00	Yachting - not racing and sailing inside territorial waters	yes		no	Standard
Motorcycling - over 125cc (please note General Exclusion 15.)	yes	no	\$500.00	Zip lining	yes	yes	no	Standard
Motorcycling - under 125cc (please note General Exclusion 15.)	yes	no	\$250.00	Zorbing	yes	yes	yes	Standard

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered **extreme risk**; and not require special skills or a high level of fitness to undertake.

** **Section F (Accidental death and permanent disability): does not apply** if you have arranged InsureandGo Travel Insurance Silver cover, irrespective of whether “yes” is stated above.

✓ What you are covered for

✗ What you are not covered for

! Important information

? Definitions relating to this section

Table of covered winter sports (Section K)

These are defined in your policy as a **winter sports** activity. To have cover for any of the below **winter sports** activities **you** must have purchased the **Winter sports** cover upgrade option and this option must be shown on **your policy schedule**.

Any references to skiing in the table below also include snowboarding.

Backcountry and off-piste

Is skiing in the backcountry on ungroomed and unmarked slopes or pistes, including skiing in unmarked or unpatrolled areas either inside or outside of a ski resorts boundaries, sometimes in the woods. Unlike groomed cross-country and alpine skiing, the land and the snow pack are not monitored, patrolled, or maintained. This is applicable to all types of skiing/snowboarding activities - inclusive of big foot skiing, cat skiing, glacier skiing, heli skiing, mono skiing etc. Any kind of backcountry or off-piste activity on the snow is not covered without the attendance of a 'professional snow sport instructor' see definition below.

Professional snow sport instructor

- Holder of Level 2 Backcountry security award and relevant equivalent of this award.
- Holder of backcountry and mountain safety qualification that is mandatory for level 4 instructors. Instructors with this type of qualification can teach off-piste snow sports and lead day tours in the high mountains within and outside a ski area boundary. Instructors with this award have undergone tough assessment and training in high mountain safety and awareness off-piste.

Ski/snowboard fun parks

An area of a piste, or ski trail, created for freestyle skiers and boarders to use/undertake half pipes, moguls, jumps, rails, skier cross tracks etc.

If **you** intend to take part in any Winter sport during **your trip**, please note that cover is only available for the activities listed below, and is only available where;

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions, please send your enquiries to **us** via e-mail on info@insureandgo.com.au

	Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable
Big foot Skiing	yes		yes	standard	Lugeing - ice	yes	yes	no	
Cat skiing	yes		yes	standard	Mono skiing	yes		yes	standard
Cross-country skiing (along a designated cross country ski route only)	yes		yes	standard	Off-piste skiing - with professional snow sport instructor/guide	yes	yes	yes	standard
Glacier skiing	yes		yes	standard	Recreational ski racing (not training for, or participating in a competition)	yes		yes	standard
Heli-skiing	yes	yes	no	standard	Skiing (recreational only)	Yes		Yes	standard
Ice Hockey (not competitive)	yes		no	standard	Snowmobiling	yes		no	standard
Ice skating	yes		yes	standard	Tobogganing	yes		yes	standard

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered **extreme risk**; and not require special skills or a high level of fitness to undertake.

** **Section F (Accidental death and permanent disability): does not apply** if *you* have arranged InsureandGo Backpacker Travel Insurance Silver cover, irrespective of whether “yes” is stated above.

Additional Sports and Hazardous Activities (Section L)

These are defined in your policy as **additional sports and hazardous activities**. To have cover for any of the below activities **you** must have purchased the Additional Sports and Activities upgrade option, and this option must be shown on **your policy schedule**.

If **you** intend to take part in any Sports and Activities during **your trip** that are not listed in the **Table of covered sports & activities**, please note that cover is only available for the activities listed below, and is only available where;

- **You** have purchased the **Additional sports and hazardous activities** upgrade and this option is shown on **your policy schedule**
- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions, please send your enquiries to us via e-mail on info@insureandgo.com.au .

	Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?	Excess payable
Cascading	Yes	Yes	No	\$500
Hydro speeding	Yes	Yes	No	\$500
Mountain biking - downhill racing or extreme ground conditions	Yes	Yes	No	\$500
Outdoor Endurance Events	Yes	Yes	No	\$500
Paragliding	Yes	Yes	No	\$500
Parapenting	Yes	Yes	No	\$500
Parascending (over land or snow)	Yes	Yes	No	\$500
Polo	Yes	Yes	No	\$500
Rock climbing (outdoor) - not mountaineering	Yes	Yes	No	\$500
Segway Tours	Yes	Yes	No	\$500
Sky diving	Yes	Yes	No	\$500
Triathlons and other Multi-sports events	Yes	Yes	No	\$500
Via Ferrata	Yes	Yes	No	\$500

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered **extreme risk**; and not require special skills or a high level of fitness to undertake.

Table of excluded sports & activities

Please be aware that this is not a definitive list of excluded activities, but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances.

See Section K (Table of covered winter sports) for the specific definitions relating to *‘backcountry and off piste’*, *‘professional snow sport instructor’* and *‘ski/snowboard fun parks’*.

If **you** have any questions, please send your enquiries to **us** via e-mail on info@insureandgo.com.au

Am I covered?	Am I covered?
Boating in international waters (other than on a commercial cruise liner) No	Mountain biking - stunts No
Bobsleighbing No	Mountain boarding No
Boxing (including training) No	Mountaineering - involving climbing or ice equipment. No
Cliff diving and cliff jumping No	Off-piste skiing - without professional snow sport instructor/guide No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL) No	Parachuting No
Competitive cycling No	Potholing No
Cross-country skiing - not on a designated cross country ski route No	Rock climbing - mountaineering No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica) No	Rock scrambling No
Flying - piloting or crewing any aircraft No	Running with the bulls No
Freestyle skiing No	Scuba diving - more than 30 metres depth No
Gliding No	Shark diving No
Gorge walking - private No	Skeletons No
Hang-gliding No	Ski acrobatics No
High diving No	Ski/snowboard fun parks No
Horse jumping No	Ski jumping or stunting No
Hunting No	Ski racing (including training) No
Kite surfing No	White or black water rafting, canoeing or kayaking - grade 5 or higher No
Micro lighting No	Yachting - racing or sailing in international waters No

GENERAL DEFINITIONS

Wherever the following words or phrases appear **bold** and *italic* in the Policy Wording they will always have the meanings shown under them. Please also refer to the section details for further definitions.

Additional sports and hazardous activities

Cascading, Hydro speeding, Mountain biking - downhill racing or extreme ground conditions, Outdoor Endurance Events, Paragliding, Parapenting, Parascending (over land or snow), Polo, Rock climbing (outdoor) - not mountaineering, Segway Tours, Sky diving, Triathlons and other Multi-sports events, and Via Ferrata.

Business associate

Any person, who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Civil unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Complications of pregnancy and childbirth

In this PDS 'complications of pregnancy and childbirth' will only include the following:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date

Departure date

The departure date as specified in **your policy schedule**.

Dependent children

Your financially dependent children or grandchildren (including fostered, or adopted children or grandchildren) who are under 18 years of age and who are named on the **policy schedule**.

As a point of clarification:

- No cover is available for children who are born overseas during **your trip**.

End date

The end date is **your** travel conclusion date and is as specified in **your policy schedule**.

Extreme risk

As determined and publically advertised by the commercial operator through which you are participating in this activity

Financial default

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

Home

Your usual place of residence within Australia.

Insured person

Any person for whom the appropriate premium has been paid and who is named on **your policy schedule**.

Manual labour

Work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Natural disaster

An extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or set of items

A number of associated items being similar or complementary or used together. (E.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs)

Partner

A person who is over the age of 18, who **you** live with at the time of purchasing this insurance, and who is **your** husband or wife, fiancé or fiancée, or de-facto

partners of either sex and who are named on the **policy schedule**.

Policy holder

The person named in the **policy schedule** as the policy holder and is also an **insured person** under this policy.

Policy issue date

The date the **policy schedule** is issued and is specified on your **policy schedule**.

Policy schedule

The InsureandGo Backpacker Travel Insurance document showing the names and details of all the people insured under this policy and any special conditions that apply.

Pre-existing medical condition

Any diagnosed medical condition which, in the last 5 years, **you** or any insured person has suffered from or has received any form of medical advice, treatment or medication for.

Proof of ownership

Original purchase receipt and/or invoice.

At **our** discretion **we** may consider bank statement showing purchase, valuation certificates, and warranty cards with accompanying bank statement of purchases.

We do not consider photographic evidence as **proof of ownership**.

Public place

Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, hotel or motel room after you have checked out, function, exhibition or conference centres, restaurants, beaches, public toilets, **public transport** and any place to which the public has access.

Public transport

Aircraft, ship, train, tram, taxi, bus or any other shared passenger service which is available for use by the general public.

Relative

Your partner, or **your** or **your partner's**; parent, brother, sister, son, daughter, (including adopted or fostered children), son-in-law, daughter-in-law, uncle, aunt, niece, nephew, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political,

racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

Travelling companion

The person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip

A single return holiday or journey of up to 540 days if **you** are aged 64 or under, beginning in Australia and ending in **your** home address in Australia.

For the purposes of Section A (Cancelling **your trip** before departure) means the period commencing from:

- (i) the time **you** book, or
- (ii) the policy issue date on **your policy schedule**, whichever is later, and ends when you return to **your** home address in Australia (but no later than 24 hours after **your** return to Australia).

For the purpose of all other Sections means to the period commencing from:

- (i) when **you** leave your home in Australia to commence **your** travel (but not earlier than 24 hours before the original departure time shown on **your** travel ticket), or
- (ii) the start date shown on **your policy schedule**, whichever is the later, and ends under all other Sections when
 - (a) **you** return to **your** home address in Australia (but no later than 24 hours after **your** return to Australia), or
 - (b) the **end date**, whichever is earlier.

Please note: **You** cannot purchase this insurance after **your** international travel outside of Australia has commenced. If **you** wish to extend **your** cover whilst travelling then **you** need to contact **us** on 02 9333 3902 or email **us** on info@insureandgo.com.au

For one-way trips, cover ends under all sections 24 hours after **your** arrival to **your** final destination country (taking flight arrival time as reference) or at the end of the period shown on **your** validation certificate, whichever is earlier.

Unattended

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

Unattended motor vehicle

Your Rental Vehicle, or ***Your Partners*** Vehicle, that ***you, your partner*** or ***travelling companion*** are not inside.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable audio or media players including but not limited to ipods or other MP3 players, mobiles, tablets, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our

Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637.

Winter sports*

Recreational skiing/snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Please also refer to Section K (Table of covered ***Winter Sports***) for further definitions relating to '***backcountry and off-piste***', '***professional snow sport instructor***' and '***ski/snowboard fun parks***'.

You, your, yourself

The insured person(s) named on the ***policy schedule***, all being citizens or permanent residents of Australia and for whom the required premium has been paid.

FINANCIAL SERVICES GUIDE

Date: 11/07/2019

This Financial Services Guide (“FSG”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by Mapfre Insurance Services Australia Pty Ltd (InsureandGo Travel Insurance). It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to InsureandGo Travel Insurance and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

The Product Disclosure Statement (PDS) set out above contains information you required to make an informed choice about whether or not to obtain InsureandGo Travel Insurance.

This FSG is **our** responsibility and was prepared by InsureandGo Travel Insurance.

GENERAL ADVICE WARNING

Any financial product advice provided by InsureandGo Travel Insurance is general only and is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read the PDS to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

ABOUT INSUREANDGO TRAVEL INSURANCE AND HOW IT IS REMUNERATED

Mitsui Sumitomo Insurance Company Limited (MSI) ABN 49 000 525 637 AFSL 240816 issues InsureandGo Travel Insurance. InsureandGo Travel Insurance is MSI's authorised representative to deal in and advise on InsureandGo Travel Insurance and receives a combined commission and marketing fee of between zero and forty seven per cent of gross written premium to cover the costs incurred in connection with the administration, marketing and distribution of the product.

The PDS contains details of the premiums MSI receives in respect of InsureandGo Travel Insurance. Mapfre Asistencia Compania Internacional de Seguros y Reaseguros, S. A. reinsures InsureandGo Travel Insurance and receives reinsurance premiums from MSI.

MSI has authorised the distribution of this FSG.

InsureandGo Travel Insurance acts under a binder when it deals in InsureandGo Travel Insurance. The

significance of this is that it has an authority from MSI to enter into policies with customers on MSI's behalf as its agent.

When InsureandGo Travel Insurance provides financial services in relation to InsureandGo Travel Insurance it does so as MSI's agent and not yours.

Contact details for InsureandGo Travel Insurance are:

InsureandGo Travel Insurance
ABN 71 140 219 594
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

PROVIDING INSTRUCTIONS TO INSUREANDGO TRAVEL INSURANCE

Instructions are able to be received by:

Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 9333 3902

Fax within Australia: 02 9660 4805
Fax outside Australia: +61 2 9660 4805

Email: info@insureandgo.com.au
Letter: InsureandGo Travel Insurance
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

DISPUTE RESOLUTION

We are committed to handling any concerns or complaints about **our** products, services or anything else.

If **you** have a complaint or concern (including about privacy):

1. Contact **our** call centre and raise it with **us**. **You** can also raise your complaint via email: complaints@insureandgo.com.au

2. If **your** complaint is not satisfactorily resolved **you** may request that the matter be reviewed by management by writing to:
The Dispute Resolution Manager
Mapfre Insurance Services Australia Pty Ltd
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW
Or via email: complaints@insureandgo.com.au

3. If **you** are still unhappy, **you** may request that the matter be reviewed by **our** Internal Dispute Resolution Committee (“Committee”). **We** will respond to **you** with the Committee's findings within 15 working days.

4. If an issue has not been resolved to **your** satisfaction, **you** can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation arrangements

InsureandGo Travel Insurance is required by the *Corporations Act 2001* (Cth) to have compensation arrangements in place to compensate retail clients for certain losses. InsureandGo Travel Insurance has professional indemnity insurance cover which satisfies these requirements. The insurance cover will cover claims in relation to the conduct of representatives/employees who no longer work for InsureandGo Travel Insurance (but who did at the time of the relevant conduct).



insureandgo.com.au

InsureandGo Backpackers InsuranceIG_MS_PW_BPK_0719