

Defence  
Health



# Travel Insurance

Combined Product Disclosure  
Statement and Policy Wording

Global Assistance

Allianz 



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# Product Disclosure Statement

## About this Product Disclosure Statement

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

This **PDS** sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs. Before **you** make any decisions about the product, **you** should read this **PDS** carefully to ensure that it is suitable for **you**.

This **PDS** will also contain information about the remuneration received by **Allianz Global Assistance** for its role, the services provided by it and how any complaint **you** have with **Allianz Global Assistance** can be dealt with.

This **PDS**, together with the **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**, make up **your** contract with **Allianz**. Please carefully read them and retain these documents in a safe place. By entering into the **policy you** confirm that **you** have read or will read them.

## Understanding this product and its important terms and conditions

To properly understand this product's significant features, benefits, limits, conditions and exclusions **you** need to carefully read this document in full, including without limitation, please read:

- » **Purchasing this product** – this contains important information on who can purchase this product, age limits and cover types available to **you**, the period of cover and when cover may be amended or extended, automatically included activities, and applicable **excesses**;
- » about the cover, and limits on the amount **we** will pay, that applies to each plan in the **Table of benefits**, when **we** will pay a claim under each section (**Your policy cover**) (where applicable to any cover **you** take out), any options purchased by **you** under **Additional**

**options** and **Pre-existing medical conditions**

(remember, certain words have defined meanings – see **Our definitions**);

- » **Important matters** - this contains important information on **your** duty of disclosure (including how the duty applies to **you** and what happens if **you** breach the duty), **our** privacy notice and dispute resolution process, the Financial Claims Scheme, when **you** can choose **your** own doctor, when **you** should contact **Allianz Global Assistance** concerning 24 hour medical assistance, **overseas** hospitalisation or medical evacuation, and more;
- » when **we** will not pay a claim under each section (**Your policy cover**) (where applicable to any cover **you** take out), and **General exclusions applicable to all sections**; and
- » **Claims** - this sets out important information about how **we** will consider claims. It also sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay a claim.

## Applying for cover

When **you** apply for **your policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excesses** will apply, and whether any standard terms are to be varied. These details will be recorded on the **Certificate of Insurance** issued to **you** which may vary the standard **PDS** terms.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, some **pre-existing medical conditions** or some ages. In such a case, if **you** would like to discuss **your** options please use the contact details on the back cover of this **PDS**.

This **PDS** sets out the cover which is available. **You** need to decide if the benefit limits, type and level of cover are appropriate for **you** and will cover **your** potential loss. If **you** have any queries, want further information about this product or want to confirm a transaction, please use the contact details on the back cover of this **PDS**.

## About your premium

**You** will be told the premium payable for **your policy** when **you** apply. In calculating the premium, **we** take into account a number of factors including **your** destination(s), length of **journey**, the number of persons and age of persons to be covered under the **policy** and the plan type **you** select. The amount of any **excess** payable, cover for additional options and cover for agreed **pre-existing medical conditions** is also factored into the calculation of **your** premium.

**Your** total premium reflects the amount **we** calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your policy**.

These amounts are included in the total amount payable by **you** as shown in **your Certificate of Insurance**.

## Cooling-off period

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your policy**, **you** may cancel it within 14 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the premium **you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim or to exercise any other right under **your policy**.

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

## Who is the insurer?

This product is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street, Sydney NSW 2000, Telephone 132 664.

## Who is Allianz Global Assistance?

**Allianz Global Assistance** is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177, AFS Licence No. 245631 of Level 16, 310 Ann Street, Brisbane, Queensland 4000 Telephone (07) 3305 7000.

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

## Updating the PDS

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

Where the information is not to correct a misleading or deceptive statement or an omission that is materially adverse, from the point of view of a reasonable person considering whether to buy this product, **Allianz Global Assistance** may provide the updated information on their website. **You** can also get a paper copy of the updated information free of charge by calling the contact number shown on the back cover of this **PDS**.

## Preparation date

The preparation date of this **PDS** is 21 February 2019.

# Our definitions

When the following words and phrases appear in bold black type in this **PDS, your Certificate of Insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

## **accident, accidental, accidentally**

means an unexpected event caused by something external and visible.

## **accompanying**

means travelling with the **insured person** for 100% of the **journey**.

## **ADF or Australian Defence Forces or Defence Forces**

means the arms of the Defence Force referred to in the Defence Act 1903 (Cth).

## **AICD/ICD**

means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

## **Allianz**

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

## **Allianz Global Assistance**

means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

## **appropriate supervision**

means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

## **bicycle**

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or a battery and is less than three (3) years old at the time **your Certificate of Insurance** is issued. It does not include any accessories (including but not limited to tools, bicycle pumps, lights, spare wheels, helmets, etc).

## **business samples**

means demonstration goods or examples of goods sold by **you** or **your** company.

## **carrier**

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

## **Certificate of Insurance**

is the document **we** give **you** which confirms that **we** have issued a **policy** to **you** and sets out details of **your** cover.

## **chronic**

means a persistent and lasting condition. It may have a pattern of relapse and remission.

## **concealed storage compartment**

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

## **country of assignment**

means the country to which **you** have been assigned by the **Australian Defence Force**.

## **cruise vessel**

means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 nights in duration.

## **date of issue**

means the date and time of issue on **your Certificate of Insurance**.

## **Defence Reserve**

means a person serving in the Army Reserve, the Air Force Reserve or the Naval Reserve.

## **dependant**

means **your** children or grandchildren, not in full-time employment, **accompanying you** on the **journey** and who are:

- » under the age of 25; or
- » aged 25 and over if unmarried and continuously physically or mentally incapable of self-support.

## **depreciation**

means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

## **duo**

means **you** and **your travel companion** as named on the **Certificate of Insurance** but does not include **dependants**.

## **epidemic**

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

## **excess**

means the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event.

**family**

means **you**, **your** spouse or partner and **your dependants**.

**formal wear**

means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions. This includes wedding attire but does not include **jewellery**.

**funeral expenses**

means the costs charged by a funeral director for arranging **your** funeral service and by a cemetery for **your** burial or a crematorium for **your** cremation. It does not include the cost of memorialisation.

**golf equipment**

means golf clubs, golf bag, golf trolley and golf shoes.

**home**

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

**hospital**

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

**income**

means the amount of money **you** earn from **your** employment in a trade, business, profession or occupation after the deduction of income tax.

**individual**

means **you** only.

**injure, injured or injury**

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

**insolvency or insolvent**

means bankruptcy, provisional liquidation, liquidation, 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.

**jewellery**

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

**journey**

means travel which begins when **you** leave **home** or where **you** live in **your country of assignment** to commence **your** travel and ends when **you** arrive back **home**, or where **you** live in **your country of assignment**, or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever is earlier.

**legal costs**

means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which **you** are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs **we** agree to pay.

**luggage and personal effects**

means **your** suitcases, trunks and similar containers (including their contents), articles worn or carried by **you**, and **sporting equipment**. It does not mean or include any:

- » **bicycle**;
- » **business samples** or items that **you** intend to trade;
- » **valuables**;
- » **snow sport equipment**;
- » passport or travel documents;
- » cash, bank notes, currency notes, cheques or negotiable instruments;
- » electronic data, software or intangible asset;
- » watercraft of any type (other than surfboards);
- » furniture, furnishings, household appliances;
- » hired items; or
- » any other item listed as excluded on **your Certificate of Insurance**.

**maximum journey period**

means the maximum period for any one **journey** under the Multi-Trip Plan as shown on **your Certificate of Insurance**.

**medical adviser**

means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary current certification in the country in which they are currently practising, and who is not **you** or **your travel companion**, or a **relative** or employee of **you** or **your travel companion**.

**mental illness**

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

**moped or scooter**

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

**motorcycle**

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

**overseas**

means outside of Australia and its territories.

**pandemic**

means a form of an **epidemic** that extends throughout an entire continent.

**PDS**

means Product Disclosure Statement.

**permanent disability**

means permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

**policy**

means this **PDS**, **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**.

**pre-existing medical condition**

means a condition of which **you** were, or a reasonable person in **your** circumstances should have been, aware:

1. prior to the time of the **policy** being issued that is:
  - » a **chronic** or ongoing:
    - medical condition;
    - dental condition; or
    - **mental illness**, or
  - » a current pregnancy; or
  - » a medical condition connected with **your** current or past pregnancy; or
  - » related to in vitro fertilisation or another form of assisted reproductive treatment or procedure, or
2. in the ten (10) years prior to the time of the **policy** being issued that involves:
  - » **your** heart, brain, circulatory system or blood vessels; or
  - » **your** respiratory system; or
  - » **your** kidneys, liver or pancreas; or
  - » cancer; or
  - » back pain requiring prescribed pain relief medication; or
  - » surgery involving any joints, the neck, back, spine, brain, skull, abdomen or pelvis requiring at least an overnight stay in **hospital**; or

- » diabetes mellitus (type 1 or type 2); or

- » **mental illness**; or

- » signs or symptoms for which **you**:

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

3. in the two (2) years prior to the time of the **policy** being issued for which **you**:

- » have been in **hospital**, required an emergency department visit or had day surgery; or
- » have been prescribed a new medication or had a change to **your** medication regime; or
- » had or required regular review or check-ups; or
- » have required prescription pain relief medication.

**professional sport**

means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

**public place**

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

**quad bike**

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

**reasonable**

means:

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

**Reciprocal Health Care Agreement**

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

(Please visit [www.humanservices.gov.au](http://www.humanservices.gov.au) for details of Reciprocal Health Care Agreements with Australia.)

**redundant or redundancy**

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.

**relative**

means grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, spouse, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

**rental vehicle**

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

**resident of Australia**

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

**sick or sickness**

means a medical condition (including a **mental illness**), not being an **injury**, the symptoms of which first occur or manifest after the **date of issue**.

**single**

means **you** and **your dependants** who are **accompanying you** on the **journey**.

**snow sport activities**

means amateur skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed terrain, marked slopes or trails that are open, maintained and monitored within ski resort boundaries but does not include any form of racing, acrobatics, jumping, stunting, aerial or freestyle activities.

**snow sport equipment**

means skis, poles, boots, bindings and snowboards.

**sporting equipment**

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

**transaction card**

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

**travel companion**

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

**travel services provider**

means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

**unsupervised**

means leaving any items:

- » with a person who is not named on **your Certificate of Insurance**, or who is not a **travel companion** or a **relative**; or
- » with a person who is named on **your Certificate of Insurance** or who is a **travel companion** or a **relative** but who fails to keep the items under close supervision; or
- » where they can be taken without **your** knowledge; or
- » at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing any items, leaving them behind or walking away from them.

**valuables**

means **jewellery**, antiques, curios or works of art, watches, semi precious/precious metals or semi precious stones/precious stones and items made of or containing semi precious/precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer (including monitors), fax or phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

**we, our, us**

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

**you, your, yourself and insured person**

means:

- » each person named on the **Certificate of Insurance**; or
- » in the definition of **pre-existing medical condition** only - each person named on the **Certificate of Insurance** and any **relative**, **travel companion** or any other person.

# Purchasing this product

## Who can purchase this product?

Cover is only available if:

- » you are a **resident of Australia**; and
- » you purchase **your policy** before you commence **your journey**; and
- » **your journey** commences and ends in Australia,

however, if you are a member (or **family** of a member) of the **Australian Defence Forces** who has been assigned **overseas** by the **ADF**, cover is available to you if:

- » you purchase **your policy** before you commence **your journey**; and
- » **your journey** commences in the **ADF** member's **country of assignment**; and
- » **your journey** ends in either Australia or the **ADF** member's **country of assignment**.

## Age limits

Age limits are as at the **date of issue**.

### Comprehensive and Domestic Plans

Available to travellers of all ages.

### Multi Trip Plan

Available to travellers aged 74 years and under.

**Accompanying** spouse or partner and **dependants** can be covered under this plan provided they are aged 74 years and under. Additional premium will apply.

### Non-Medical Plan

Where this plan is offered, it is available to travellers of all ages.

## Cover types

The following cover types are available:

**Single** - The benefit limits for **single** cover apply to the total of all claims combined regardless of the number of persons the claims relate to and are shown in the **Table of benefits** for the plan you have selected.

**Duo** - The benefits limits for **duo** cover that apply to each **insured person** are shown in the **Table of benefits** for the plan you have selected.

**Family** - The benefit limits for **family** cover apply to all claims combined for the total of all claims combined, regardless of the number of persons the claims relate to and are shown in the **Table of benefits** for the plan you have selected.

**Individual** - The benefit limits for **individual** cover apply to the total of all claims combined and are shown in the **Table of benefits** for the plan applicable.

## Your choices

Based on **your** travel arrangements, **you** can choose:

- » a Multi-Trip Plan; or

**single**, **duo** or **family** cover together with;

- » a Comprehensive or Domestic Plan.

**Please note:** Depending upon **your pre-existing medical condition**, we may be unable to offer you a **policy** which provides cover for any medical or **hospital** expenses, or for any other expenses arising from, related to or associated with any **injury** or **sickness** suffered by **you**. If that is the case, **you** may be able to purchase a Non-Medical Plan. A Non-Medical Plan is only available with an **individual** cover type.

## Period of cover

We will confirm the issue of **your policy** by providing you with a **Certificate of Insurance**. The period of cover you are insured for is set out in the **Certificate of Insurance**.

- » Comprehensive, Domestic and Non-Medical Plans

Cover for **Sections 2.1 Cancellation** and **2.2 Travel Services Provider Insolvency** only applies to those services scheduled to be used between the start and end dates shown on **your Certificate of Insurance** and begins from the **date of issue** and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier.

The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier.

- » Multi-Trip Plan

Cover for **Sections 2.1 Cancellation** and **2.2 Travel Services Provider Insolvency** begins on the start date shown on **your Certificate of Insurance** or the date **you booked your journey**, whichever is the later and finishes at the end of **your journey**, at the expiry

of the **maximum journey period** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier.

The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey**, at the expiry of the **maximum journey period** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier.

**Please note:** The maximum period for any one **journey** under the Multi-Trip Plan is shown on **your Certificate of Insurance (maximum journey period)**. **You** are not covered for any incident or event that arises outside of the **maximum journey period** **you** nominated.

## Extension of cover

**Your** cover may be extended at no additional charge if **you** find that **your** return to **your home** has been delayed because of one or more of the following:

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

However, if for any other reason **you** would simply like to be insured for longer than **your** original period of cover, **you** will need to purchase a new **policy** prior to the expiry of **your** original **policy**.

Please note that if **you** purchase a new **policy**, it will not be an extension of **your** previous **policy**. If **we** accept **your** application for the new **policy**, a new period of cover will apply and **you** will be issued with a new **Certificate of Insurance**. The period of cover on **your** new **Certificate of Insurance** cannot exceed 12 months from the start date shown on **your** original **Certificate of Insurance**.

It is important to note that regardless of whether **you** are eligible for an extension of cover at no charge or have been issued with a new **policy**, cover cannot be extended:

- » under **Section 1.3 Accidental Death** for any period in excess of 12 months from the start date shown on **your** original **Certificate of Insurance**, in any circumstances;
- » for any **pre-existing medical condition**, unless it is listed under the heading **Pre-existing medical conditions we may cover with no additional premium payable** in the **Pre-existing medical conditions** section, and **you** have not been hospitalised (including day surgery or emergency department

attendance) for that condition in the past 24 months prior to application for the extension. This applies even if the **pre-existing medical condition** was covered under **your** original **policy**;

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

## Amendment of cover

In certain circumstances with **our** agreement, **we** will allow **you** to amend the cover provided by this **policy**.

Where **we** have agreed to amend cover, **we** will issue **you** with an amended **Certificate of Insurance** which will list the amendments and will note the date and time when the amendment(s) were made and will apply.

The period of cover provided by the **policy** cannot exceed 12 months from the **date of issue** of **your** original **Certificate of Insurance**.

## Automatically included activities

This product provides cover for **your** participation in the following automatically included activities:

- » aqua zorbing;
- » archery;
- » bar and restaurant work (excluding security or crowd control);
- » bicycling (excluding **bicycle** motorcross (BMX) or downhill mountain biking);
- » bungee jumping or canyon swinging;
- » camel, donkey or elephant riding (under **appropriate supervision**);
- » dancing;
- » dog sledding;
- » diving underwater at a depth no greater than 10 metres;
- » diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities and note that restrictions apply - refer to **General Exclusion C.3**);

- » fishing (on land or within 2 nautical miles of a land mass);
- » fruit picking that does not involve the use of machinery;
- » go-karting;
- » golf;
- » gym activities (excluding power-lifting);
- » gymnastics (excluding competitions);
- » horse riding (excluding competitions, equestrian events, steeple chasing, jumping, or polo);
- » ice skating on a rink (excluding competitive skating, racing, speed skating, and tour skating);
- » leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits);
- » **motorcycle, scooter or moped** riding (note that restrictions apply - refer to **General Exclusion A.10**);
- » music and singing;
- » orienteering;
- » paintball (with eye protection);
- » racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles) and note that restrictions apply - refer to **General Exclusions C.2 and C.7**);
- » racquet and ball sports not involving physical contact;
- » regulated or licensed ballooning;
- » river cruising;
- » rockwall climbing (under **appropriate supervision**);
- » safari (under **appropriate supervision**) but not hunting;
- » sailing up to 10 nautical miles off any land mass;
- » shark cage diving (subject to diving restrictions listed above);
- » shooting (fixed target only);
- » skateboarding, roller skating, inline skating (excluding vert skating or acrobatics);
- » snorkelling at a depth no greater than 10 metres;
- » soccer;
- » surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals;
- » surface water activities (other than sailing) up to 2 nautical miles off any land mass;

- » track and field athletics, and
- » walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (excluding expeditions to or on the Kokoda Track/Trail).

All other activities are excluded from cover under **your policy**, unless **you** have purchased cover to include those activities in **your policy** as shown on **your Certificate of Insurance**.

Please refer to the section under which **your** claim is made as well as to the **General exclusions applicable to all sections**, for any conditions, limits and exclusions which may apply.

## Excess

**Your** standard **excess** is shown on **your Certificate of Insurance** and applies EXCEPT where a benefit is payable under the following sections:

<b>Section 1.1</b>	<b>Overseas Emergency Assistance</b>
<b>Section 1.5</b>	<b>Hospital Cash Allowance</b>
<b>Section 3.5</b>	<b>Domestic Services</b>
<b>Section 3.6</b>	<b>Domestic Pets</b>
<b>Section 4.2</b>	<b>Luggage &amp; Personal Effects Delay Expenses</b>
<b>Section 4.4</b>	<b>Theft Of Cash</b>
<b>Section 7.9</b>	<b>Golf Green Fees</b>
<b>Section 7.10</b>	<b>Hole In One</b>
<b>Section 7.13</b>	<b>Cabin Confinement</b>
<b>Section 7.16</b>	<b>Formal Wear Delay Expenses</b>
<b>Section 7.17</b>	<b>Marine Rescue Diversion</b>

In addition to **your** standard **excess**, a non-removable **excess** of \$500 applies to any claim under **Sections 1.2 Overseas Medical & Hospital Expenses** and **2.1 Cancellation** if **you** have purchased an **Adventure pack** or a **Snow pack** and **your** claim arises from **your** participation in any of the activities listed under **Adventure pack** or **your** participation in **snow sport activities**.

If **you** apply for cover for **your pre-existing medical conditions** (and **Allianz Global Assistance** agrees to provide cover), **we** may impose an additional **excess** for claims arising from some **pre-existing medical conditions**. **We** will inform **you** in writing if any additional **excess** applies.

# Table of benefits

The table below sets out the benefits and **policy** sections that apply to each of the plans listed and the maximum amount **we** will pay for all claims combined under each **policy** section.

Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

Benefit Section	Comprehensive Plan			Domestic Plan		
	Single	Duo (per person)	Family	Single	Duo (per person)	Family
1.1* Overseas Emergency Assistance^	Unlimited-	Unlimited-	Unlimited-	—	—	—
1.2* Overseas Medical & Hospital Expenses^	Unlimited-	Unlimited-	Unlimited-	—	—	—
Emergency Dental Expenses (per person)	\$1,000	\$1,000	\$1,000	—	—	—
1.3* Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
1.4* Permanent Disability^#	\$25,000	\$25,000	\$50,000	—	—	—
1.5* Hospital Cash Allowance^	\$5,000	\$5,000	\$10,000	—	—	—
1.6* Loss of Income^	\$10,400	\$10,400	\$20,800	—	—	—
<i>Sub-limit: Health Fund Cover</i>	<i>\$1,300</i>	<i>\$1,300</i>	<i>\$2,600</i>	—	—	—
2.1* Cancellation	Unlimited-	Unlimited-	Unlimited-	Unlimited-	Unlimited-	Unlimited-
2.2* Travel Services Provider Insolvency	\$10,000	\$10,000	\$20,000	\$10,000	\$10,000	\$20,000
3.1* Additional Expenses	\$50,000	\$50,000	\$100,000	\$25,000	\$25,000	\$50,000
3.2* Travel Delay Expenses	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000
3.3 Alternative Transport Expenses^	\$5,000	\$5,000	\$10,000	—	—	—
3.4 Return Airfare^	\$3,000	\$3,000	\$6,000	—	—	—
3.5* Domestic Services^	\$500	\$500	\$1,000	—	—	—
3.6* Domestic Pets^	\$500	\$500	\$1,000	—	—	—
3.7* Hijack & Kidnap	\$10,000	\$10,000	\$20,000	—	—	—
4.1* Luggage & Personal Effects	\$15,000	\$15,000	\$30,000	\$15,000	\$15,000	\$30,000
4.2 Luggage & Personal Effects Delay Expenses	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
4.3 Travel Documents, Transaction Cards & Travellers Cheques^	\$5,000	\$5,000	\$10,000	—	—	—
4.4 Theft of Cash	\$500	\$500	\$1,000	\$250	\$250	\$500
5.1* Rental Vehicle Excess	\$6,000	\$6,000	\$12,000	\$6,000	\$6,000	\$12,000
6.1 Personal Liability#	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

# **you** will not have cover under **Sections 1.4 Permanent Disability** and **6.1 Personal Liability** for any claims arising from **your** participation in any of the activities listed under **Adventure pack** or **your** participation in **snow sport activities**.

^ **you** do not have cover under these sections while travelling in Australia.

- where used, the term 'Unlimited' only means there is no capped dollar sum insured. Terms, conditions, limits and exclusions apply as set out in the **PDS**. All costs and expenses claimed must be **reasonable**. **We** will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

# Table of benefits (cont.)

The table below sets out the benefits and **policy** sections that apply to each of the plans listed and the maximum amount **we** will pay for all claims combined under each **policy** section.

Benefit Section	Multi-Trip Plan
	Policy limit
1.1* Overseas Emergency Assistance^	Unlimited-
1.2* Overseas Medical & Hospital Expenses^	Unlimited-
Emergency Dental Expenses (per person)	\$1,000
1.3* Accidental Death	\$25,000
1.4* Permanent Disability^#	\$25,000
1.5* Hospital Cash Allowance^	\$5,000
1.6* Loss of Income^	\$10,400
Sub-limit: Health Fund Cover	\$1,300
2.1* Cancellation	Unlimited-
2.2* Travel Services Provider Insolvency	\$10,000
3.1* Additional Expenses	\$50,000
3.2* Travel Delay Expenses	\$2,000
3.3 Alternative Transport Expenses^	\$5,000
3.4 Return Airfare^	\$3,000
3.5* Domestic Services^	\$500
3.6* Domestic Pets^	\$500
3.7* Hijack & Kidnap	\$10,000
4.1* Luggage & Personal Effects	\$15,000
4.2 Luggage & Personal Effects Delay Expenses	\$1,000
4.3 Travel Documents, Transaction Cards & Travellers Cheques^	\$5,000
4.4 Theft of Cash	\$500
5.1* Rental Vehicle Excess	\$6,000
6.1 Personal Liability#	\$2.5 million

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

^ **you** do not have cover under these sections while travelling in Australia.

Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

## Multi-Trip Plan

- » 12 month **policy**
- » Unlimited number of **journeys**
- » A **journey** limited to travel within Australia must include a destination at least 250 kilometres from **your home**.
- » Maximum period for any one **journey** is shown on **your Certificate of Insurance**. This is known as **your maximum journey period**.

*IMPORTANT: When applying for this **policy**, **you** must choose the **maximum journey period** that will be sufficient to cover **your longest journey**. **You** can choose from one of these **maximum journey periods**: 15 days, 30 days or 45 days.*

- » Benefits limits and sub-limits reinstated on the completion of each **journey** except for **Section 6.1 Personal Liability** where the amount shown in the **Table of benefits** is the most **we** will pay for all claims combined under **Section 6.1** for the 12 month **policy** period.
- » Not available to travellers aged 75 years or over.
- » **Accompanying** spouse or partner and **dependants** may be covered under this plan provided they are aged 74 years and under. An additional premium will apply.

# **you** will not have cover under **Sections 1.4 Permanent Disability** and **6.1 Personal Liability** for any claims arising from **your** participation in any of the activities listed under **Adventure pack** or **your** participation in **snow sport activities**.

- where used, the term 'Unlimited' only means there is no capped dollar sum insured. Terms, conditions, limits and exclusions apply as set out in the **PDS**. All costs and expenses claimed must be **reasonable**. **We** will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

## Table of benefits (cont.)

The table below sets out the benefits and **policy** sections that apply to each of the plans listed and the maximum amount **we** will pay for all claims combined under each **policy** section.

Benefit Section	Non-Medical Plan
	Individual
1.1* Overseas Emergency Assistance <sup>^</sup>	—
1.2* Overseas Medical & Hospital Expenses <sup>^</sup>	—
Emergency Dental Expenses (per person)	—
1.3* Accidental Death	\$25,000
1.4* Permanent Disability <sup>^</sup>	\$25,000
1.5* Hospital Cash Allowance <sup>^</sup>	—
1.6* Loss of Income <sup>^</sup>	—
<i>Sub-limit: Health Fund Cover</i>	—
2.1* Cancellation	Unlimited-
2.2* Travel Services Provider Insolvency	\$10,000
3.1* Additional Expenses	\$50,000
3.2* Travel Delay Expenses	\$2,000
3.3 Alternative Transport Expenses <sup>^</sup>	\$5,000
3.4 Return Airfare <sup>^</sup>	—
3.5* Domestic Services <sup>^</sup>	—
3.6* Domestic Pets <sup>^</sup>	—
3.7* Hijack & Kidnap	\$10,000
4.1* Luggage & Personal Effects	\$15,000
4.2 Luggage & Personal Effects Delay Expenses	\$1,000
4.3 Travel Documents, Transaction Cards & Travellers Cheques <sup>^</sup>	\$5,000
4.4 Theft of Cash	\$500
5.1* Rental Vehicle Excess	\$6,000
6.1 Personal Liability	\$2.5 million

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

<sup>^</sup> **you** do not have cover under these sections while travelling in Australia.

Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

### Non-Medical Plan

It is also important to note that under a Non-Medical Plan, there is no provision for **you** to claim under the following sections of **your policy** if the claim arises from, is related to or associated with any **injury** or **sickness** suffered by **you**:

- » [Section 2.1 Cancellation](#)
- » [Section 3.1 Additional Expenses](#)

- where used, the term 'Unlimited' only means there is no capped dollar sum insured. Terms, conditions, limits and exclusions apply as set out in the **PDS**. All costs and expenses claimed must be **reasonable**.

# Additional options

## Table of benefits

The table below sets out the benefits and **policy** sections that apply to each of the optional packs of cover listed and the maximum amount **we** will pay for all claims combined under each option.

Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

Benefit Section	Comprehensive Plan			Domestic Plan			Multi-Trip Plan
	Single	Duo (per person)	Family	Single	Duo (per person)	Family	Policy limit
<b>Snow pack</b>							
7.5* Emergency Rescue <sup>^ ^^</sup>	\$100,000	\$100,000	\$200,000#	-	-	-	\$100,000
7.6* Own Snow Sport Equipment <sup>^^</sup>	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$4,000#	\$2,000
7.7 Snow Sport Equipment Hire <sup>^^</sup>	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$4,000#	\$2,000
7.8 Snow Sport Pack <sup>^^</sup>	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
7.9* Piste Closure <sup>^^</sup>	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
7.10 Bad Weather & Avalanches <sup>^^</sup>	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
<b>Golf pack</b>							
7.11* Own Golf Equipment <sup>^^</sup>	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000	\$2,000
7.12 Golf Equipment Hire <sup>^^</sup>	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
7.13 Golf Green Fees <sup>^^</sup>	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500
7.14 Hole in One <sup>^^</sup>	\$250	\$250	\$500	\$250	\$250	\$500	\$250

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

<sup>^</sup> **you** do not have cover under this section while travelling in Australia.

<sup>^^</sup> **you** only have cover for these sections if the relevant pack has been purchased.

# please note that where only one adult is shown as covered under this option, the benefit limit which will apply for this section will be the benefit limit for **single** cover for the plan selected.

# Additional options

## Table of benefits (cont.)

The table below sets out the benefits and **policy** sections that apply to each of the optional packs of cover listed and the maximum amount **we** will pay for all claims combined under each option.

Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

Benefit Section	Comprehensive Plan			Domestic Plan			Multi-Trip Plan
	Single	Duo (per person)	Family	Single	Duo (per person)	Family	Policy limit
<b>Cruise pack</b>							
<b>7.15</b> Medical cover while Cruising^^ Emergency Dental Expenses (per person)	Unlimited-\$1,000	Unlimited-\$1,000	Unlimited-\$1,000	Unlimited-\$1,000	Unlimited-\$1,000	Unlimited-\$1,000	Unlimited-\$1,000
<b>7.16*</b> Evacuation Cover - Ship to Shore^^	Unlimited-	Unlimited-	Unlimited-	Unlimited-	Unlimited-	Unlimited-	Unlimited-
<b>7.17*</b> Cabin Confinement^^	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500
<b>7.18</b> Pre-paid Shore Excursion Cancellation^^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	\$1,000
<b>7.19*</b> Formal Wear -Cruise^^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	\$1,000
<b>7.20</b> Formal Wear Delay Expenses^^	\$250	\$250	\$500	\$250	\$250	\$500	\$250
<b>7.21*</b> Marine Rescue Diversion^^	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

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

- where used, the term 'Unlimited' only means there is no capped dollar sum insured. Terms, conditions, limits and exclusions apply as set out in the **PDS**. All costs and expenses claimed must be **reasonable**. **We** will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

## Additional options

### Table of benefits (cont).

The table below sets out the benefits and **policy** sections that apply to each of the optional packs of cover listed and the maximum amount **we** will pay for all claims combined under each option. Please carefully read the **PDS** in full to ensure **you** understand the extent of cover provided and limitations that apply.

Benefit Section	Comprehensive Plan	Multi-Trip Plan
	Single / Duo (per person) / Family	Policy limit
<b>Bicycle cover</b>		
7.18* Bicycles^^	Up to a maximum of \$15,000	Up to a maximum of \$15,000

\* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

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

## Additional options

### Snow sport activities

There is no cover under this product for any claims arising from or in any way connected with **you** participating in any **snow sport activities**.

**You** can include cover for **snow sport activities** by purchasing a **Snow pack** which also includes additional policy benefits as detailed in **Sections 7.5 – 7.10**. **You** can purchase this option with a Comprehensive, Multi-Trip or Domestic Plan. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

Please refer to the **Additional options Table of benefits** and also the applicable sections in **Your policy cover** for details.

#### Please note:

- » **you** must be aged 74 years and under at the **date of issue**;
- » **you** cannot purchase sections of the **Snow pack** individually;
- » this option does not provide cover for claims under **Section 1.4 Permanent Disability** or **Section 6.1 Personal Liability** that arise from **you** participating in **snow sport activities**; and
- » an **excess** of \$500, which is in addition to any standard **excess**, will apply to any claims made under **Sections 1.2 Overseas Medical & Hospital Expenses** and **2.1 Cancellation** if **you** purchase this option and **your** claim arises directly from **you** participating in **snow sport activities**. **You** cannot pay to remove this **excess**.

### Golf pack

**You** can purchase a **Golf pack** to provide additional policy benefits as detailed in **Sections 7.11 – 7.14**. **You** can purchase this option with a Comprehensive, Domestic or Multi-Trip Plan. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

Please refer to the **Additional options Table of benefits** and also the applicable sections in **Your policy cover** for details.

**You** cannot purchase sections of the **Golf pack** individually.

## Cruise pack

There is no cover under this product for any claims arising from or in any way connected with **you** cruising on a **cruise vessel** (other than river cruising).

**You** can include cover for cruising by purchasing a **Cruise pack** which also includes additional policy benefits as detailed in **Sections 7.15 – 7.21**. **You** can purchase this option with a Comprehensive, Multi-Trip or Domestic Plan. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

Please refer to the **Additional options Table of benefits** and also the applicable sections in **Your policy cover** for details.

**You** cannot purchase sections of the **Cruise pack** individually.

## Section 7.18 Bicycle cover

There is no cover under this product for any claims related to **bicycles**.

**You** can include cover for theft, **accidental** damage or permanent loss of **your bicycle** occurring during **your journey**, as detailed in **Section 7.18**. **You** can purchase this option with a Comprehensive or Multi-Trip Plan, subject to the following conditions:

- a] at the time **you** purchase **your policy**, the **bicycle** must be:
  - » less than three (3) years old;
  - » valued at \$1,500 or more; and
  - » free of defects.
- b] the maximum amount **we** will pay for any one **bicycle** is \$5,000 up to a total of \$15,000 for all claims combined.
- c] an **excess** of \$500 will apply to any claim for the loss, theft of, or damage to, **bicycles** listed on **your Certificate of Insurance**. **You** cannot pay to remove this **excess**.

The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

Please refer to the **Additional options Table of benefits** and also the applicable section in **Your policy cover** for details.

**Please note:** No cover is provided under **Section 7.18 Bicycle cover** for any **bicycle** accessories (including but not limited to tools, bicycle pumps, lights, spare wheels, helmets, etc.).

Cover for these items is provided under **Section 4.1 Luggage & Personal Effects** and the standard item limits set out under **sub-section 4.1.1 a]** as well as **depreciation** will apply.

## Adventure pack

This product only provides cover for claims arising from or in any way connected with **your** participation in the activities listed under the heading **Automatically included activities** in the **Purchasing this product** section.

**You** can also include cover for **your** participation in the following activities by purchasing an **Adventure pack** with a Comprehensive, Multi-Trip or Domestic Plan. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

### Additional Activities

- » abseiling;
- » animal conservation and handling (under **appropriate supervision**);
- » battle re-enactment (but not with firearms);
- » cave/river tubing;
- » caving/potholing;
- » contact sports (including any form of rugby, Australian Rules football or American football);
- » deep sea fishing;
- » diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities and note that restrictions apply - refer to **General Exclusion C.3**);
- » expeditions to or on the Kokoda Track/Trail;
- » flying fox/zip lining;
- » hiking, trekking or tramping, peaking at altitudes from 3,000 metres up to 6,000 metres, where specialist climbing equipment is not required;
- » martial arts;
- » outdoor rock climbing (with ropes and appropriate safety gear);
- » **quad bike** riding (but only single rider);
- » sailing from 11 to 15 nautical miles off any land mass;
- » shooting (but only moving target, e.g. clay pigeon);
- » surface water activities in rivers or rapids graded IV or V under the International Scale of River Difficulty;

- » tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (but **you** must be in tandem with a licensed instructor for these activities); and
- » use of **motorcycles** with engine capacities greater than 250cc.

**Please note:**

- » **you** must be aged 74 years and under at the **date of issue**;
- » this option does not provide cover for claims under **Section 1.4 Permanent Disability** or **Section 6.1 Personal Liability** that arise from or are in any way connected with **you** participating in any of the activities listed above; and
- » an **excess** of \$500, which is in addition to any standard **excess**, will apply to any claims made under **Sections 1.2 Overseas Medical & Hospital Expenses** and **2.1 Cancellation** if **you** purchase this option and **your** claim arises directly from **you** participating in any of the activities listed above. **You** cannot pay to remove this **excess**.

### Increased item limits cover

This product provides cover for **your luggage and personal effects** and **valuables** under **Section 4.1 Luggage & Personal Effects**. The standard item limits which apply in the event of a claim are set out in **sub-section 4.1.1 a]**, with the maximum benefit limit shown in the **Table of benefits** for the plan **you** have selected.

**You** can increase the standard item limits for a variety of items by purchasing **Increased item limits cover** with any of **our** plans and selecting the item type(s) and new item limits **you** require from the choices available. When **you** purchase this option, the item limits set out in **sub-section 4.1.1 a]** will not apply to those item types **you** selected to be covered. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

In the event of a claim, **you** will need to provide receipts and/or valuations proving **your** ownership of, and the value of, any item for which **you** make a claim.

### Increased rental vehicle excess cover

This product provides some cover under **Section 5.1 Rental Vehicle Excess Cover** in the event the **rental vehicle** is damaged or stolen while in **your** custody, amongst other events as specified in **Section 5.1 Rental Vehicle Excess Cover**.

The standard benefit limit which applies to **Section 5.1** is shown under each plan in the **Table of benefits**.

**You** can increase the standard benefit limit by purchasing this option with any of **our** plans and selecting the additional cover **you** require from the choices available. The details of the option **you** have purchased will be shown on **your Certificate of Insurance**.

### Vary your standard excess

**You** may vary the standard **excess** on any of **our** plans by choosing to:

- » pay an additional premium to decrease the standard **excess**; or
- » reduce the premium **you** pay for **your policy** by increasing the standard **excess**,

at the time **you** purchase **your policy**.

The **excess** **you** have selected will be shown on **your Certificate of Insurance**.

# Pre-existing medical conditions

Please read the following information carefully.

The meaning of **pre-existing medical condition** is defined in the section headed **Our definitions**. It is important that **you** read and understand this and all other definitions used in this product.

There is no cover under this **policy** for any claims arising from, related to or associated with, **your pre-existing medical condition(s)** unless:

- a] **Allianz Global Assistance** had agreed in writing to provide cover to **you** for the **pre-existing medical condition**; or
- b] the **pre-existing medical condition** meets the requirements set out under the heading **Pre-existing medical conditions which we may cover with no additional premium payable**.

Except as provided under **sub-section 2.1.1 d]**, and **sub-section 3.1.1. g]**, no cover is provided under this **policy** for any claim arising from, related to or associated with, a **pre-existing medical condition** of any person who is not named on **your Certificate of Insurance**.

## Pre-existing medical conditions which we may cover with no additional premium payable

No application for cover or any further information is required from **you** if:

- a] **your pre-existing medical condition** is described in the list below, and
- b] it has not caused **your** hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the **policy** being issued.

### Conditions

1. acne;
2. asthma, provided:
  - » **you** are under 60 years of age, and
  - » **you** have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:
  - » **you** were first diagnosed over 6 months ago; and
  - » **you** had no complications in the last 12 months; and
  - » **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and
  - » **you** are under 50 years of age;
15. dry eye syndrome;
16. Dupuytren's contracture;
17. ear grommets, if no current infection;
18. eczema;
19. gastric reflux (GORD);
20. glaucoma;
21. gout;
22. hay fever;
23. hiatus hernia, if no surgery planned;
24. hormone replacement therapy;
25. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
26. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
27. hypertension, provided no cardiovascular disease and/or no diabetes;
28. hypothyroidism, including Hashimoto's disease;
29. lipoma;
30. macular degeneration;
31. Meniere's disease;
32. rhinitis;
33. rosacea;
34. sinusitis;
35. tinnitus; or
36. single uncomplicated pregnancy, up to and including 26 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

## Other pre-existing medical conditions

You will need to apply for cover of any **pre-existing medical condition** that does not meet the requirements set out under the heading **Pre-existing medical conditions which we may cover with no additional premium payable**. Please apply online (where available) or call the contact number shown on the back cover of this PDS.

Depending on **your pre-existing medical condition**, **Allianz Global Assistance** may be unable to offer **you** a **policy** which provides cover for any medical or **hospital** expenses, or for any other expenses arising from, related to or associated with any **injury** or **sickness** suffered by **you**.

If that is the case, **you** may be eligible to purchase a Non-Medical Plan. Please refer to the **Table of benefits** for details of the benefits which are available under this type of plan.

If **you** have any questions about **pre-existing medical conditions**, please call the contact number shown on the back cover of this PDS.

## Important matters

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

### Limitation of cover

Notwithstanding anything contained in this PDS **we** will not provide cover, **we** make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

### Confirmation of cover

To confirm any **policy** transaction, (if the **Certificate of Insurance** does not have all the information **you** require), call **Allianz Global Assistance** using the contact number shown on the back cover of this PDS.

### Jurisdiction and choice of law

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

### Your Duty of Disclosure

Before **you** enter into this insurance with **us**, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with **us** to that which applies when **you** vary, extend or reinstate the contract.

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

#### Your duty of disclosure when you enter into the contract with us for the first time

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

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

### Your duty of disclosure when you vary, extend or reinstate the contract

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

### What you do not need to tell us

**Your** duty however, does not require disclosure of any matter:

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

### Non-disclosure

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

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

### Financial claims scheme

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

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

### General Insurance Code of Practice

**Allianz** and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call the contact number on the back cover of this **PDS**.

### Dispute resolution process

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

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, Locked Bag 3014, Toowong DC, Queensland 4066. **We** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

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

Australian Financial Complaints Authority

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

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

Phone: 1800 931 678

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

### Remuneration

The premium for **your policy** is payable to **Allianz** as the insurer.

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

If **you** would like more information about the remuneration that **Allianz Global Assistance** receives, please ask **us**. This request should be made within a **reasonable** time after this document is provided to **you** and before the financial services are provided to **you**.

## Safeguarding your luggage & personal effects, valuables and other belongings

**You** must take all **reasonable** precautions to safeguard **your luggage and personal effects, valuables** and other belongings. If **you** leave any of the above items **unsupervised** in a **public place** **we** will not pay **your** claim.

### Claims

In the event of a claim, **you** should immediately advise **Allianz Global Assistance** using the contact details on the back cover of this **PDS**.

Claims can be lodged online 24 hours a day at [www.travelclaims.com.au](http://www.travelclaims.com.au).

**Please note:** **You** will need to provide receipts and/or valuations proving **your** ownership of, and the value of, any items **you** are claiming for, as well as receipts for any expenses **you** wish to claim.

**Allianz Global Assistance** will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If additional information is needed, a request will be sent to **you** within 10 business days.

### Privacy notice

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as **Allianz Global Assistance**, and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information. **We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and **travel companions**, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the

GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

**We** use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

**Your** personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including Allianz. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers

of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

**You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](mailto:DataPrivacyAU@allianz-assistance.com.au).

**You** can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au) and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

## Overseas hospitalisation or medical evacuation

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

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

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

Please note that we will not pay for any hospital, medical or dental costs you incur in Australia.

This is because **we** are not licensed to pay these costs in Australia, therefore, **you** should treat them as **you** would any other health-related costs **you** incur when **you** aren't travelling, such as claiming through Medicare or **your** private health insurer.

## You can choose your own doctor

Unless **you** are treated under a **Reciprocal Health Care Agreement** **you** are free to choose **your** own **medical adviser** or, if **you** ask them to, **Allianz Global Assistance** can appoint an approved **medical adviser** to see **you**.

**You** must, as soon as possible, advise **Allianz Global Assistance** of **your** admittance to **hospital** or **your** early return to Australia based on written medical advice.

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

# General exclusions applicable to all sections

The Exclusion column is a summary for reference only and does not affect interpretation.

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

No.	Exclusion	Wording
A.1	Acting intentionally or recklessly	<b>you</b> intentionally or recklessly act in a way that would reasonably pose a risk to <b>your</b> safety or the safety of <b>your luggage and personal effects or valuables</b> , except in an attempt to protect the safety of a person or to protect property.
A.2	Loss mitigation	<b>you</b> do not do everything <b>you</b> can to reduce <b>your</b> loss as much as possible.
A.3	Consequential loss	<b>your</b> claim is for consequential loss of any kind including loss of enjoyment.
A.4	Aware of circumstances	at the time of purchasing this product, <b>you</b> were aware, or a reasonable person in <b>your</b> circumstances would have been aware, of something that would give rise to a claim under the <b>policy</b> .
A.5	Workers compensation	<b>your</b> claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
A.6	Errors or omissions	<b>your</b> claim arises from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
A.7	Illegal acts	<b>your</b> claim arises because <b>you</b> breach any government prohibition or regulation, including visa requirements, or intentionally act illegally. This exclusion does not apply to vehicle driver licensing, <b>motorcycle/moped</b> rider licensing or traffic offences.
A.8	Invitees	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, the conduct of someone who enters <b>your</b> accommodation with <b>your</b> consent, or whose accommodation <b>you</b> choose to enter.

No.	Exclusion	Wording
A.9	Government confiscation	<b>your</b> claim arises from a government authority confiscating, detaining or destroying anything.
A.10	Vehicles	<b>your</b> claim arises directly or indirectly from, or is in any way connected with: <ul style="list-style-type: none"> <li>» <b>you</b> driving a motor vehicle or riding a <b>moped</b> or <b>scooter</b> without a current Australian drivers licence or drivers licence valid for the country <b>you</b> are driving or riding in. This applies even if <b>you</b> are not required by law to hold a licence in the country <b>you</b> are driving or riding in;</li> <li>» <b>you</b> riding a <b>motorcycle</b> without a current Australian <b>motorcycle</b> licence or <b>motorcycle</b> licence valid for the country <b>you</b> are riding in. This applies even if <b>you</b> are not required to hold a <b>motorcycle</b> licence because <b>you</b> hold a drivers licence, or a <b>motorcycle</b> licence is not required by law in the country <b>you</b> are riding in;</li> <li>» <b>you</b> travelling as a passenger on a <b>motorcycle, moped</b> or <b>scooter</b> that is in the control of a person who does not hold a current <b>motorcycle</b> or drivers licence valid for the vehicle being ridden and for the country <b>you</b> are riding in;</li> <li>» <b>you</b> riding, or travelling as a passenger, on a <b>motorcycle</b> with an engine capacity greater than 250cc or on a <b>quad bike</b> except as provided under the optional <b>Adventure pack</b> (if <b>you</b> have purchased this option); or</li> <li>» <b>you</b> riding, or travelling as a passenger, on a <b>motorcycle, moped, scooter</b> or <b>quad bike</b> without wearing a helmet.</li> </ul>
A.11	Epidemic/pandemic	<b>your</b> claim arises from, is related to or associated with: <ul style="list-style-type: none"> <li>» an actual or likely <b>epidemic</b> or <b>pandemic</b>; or</li> <li>» the threat of an <b>epidemic</b> or <b>pandemic</b>. Refer to <a href="http://www.who.int">www.who.int</a> and <a href="http://www.smartraveller.gov.au">www.smartraveller.gov.au</a> for further information on <b>epidemics</b> and <b>pandemics</b>.</li> </ul>

No.	Exclusion	Wording
A.12	Government warning	<b>your</b> claim arises because <b>you</b> did not follow advice in the mass media or any government or other official body's warning and <b>you</b> did not take appropriate action to avoid or minimise any potential claim under <b>your policy</b> (including delay of travel to the country or part of a country referred to in the warning). Refer to <a href="http://www.who.int">www.who.int</a> and <a href="http://www.smartraveller.gov.au">www.smartraveller.gov.au</a> for further information.
A.13	War	<b>your</b> claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
A.14	Nuclear	<b>your</b> claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
A.15	Chemical/biological	<b>your</b> claim arises from biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.
A.16	Violation of sanctions, laws or regulations	payment would violate any applicable trade or economic sanctions, law or regulation.
B.1	Pre-existing medical	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, any <b>pre-existing medical condition</b> of any person including <b>you</b> , <b>your travel companion</b> or a <b>relative</b> except: <ul style="list-style-type: none"> <li>» as provided under <b>sub-section 2.1.1 d]</b> and <b>sub-section 3.1.1. g]</b>; or</li> <li>» if <b>you</b> or any other <b>insured person</b> satisfy the provisions as set out under the heading <b>Pre-existing medical conditions which we may cover with no additional premium payable</b> in the <b>Pre-existing medical conditions</b> section, or</li> <li>» where <b>Allianz Global Assistance</b> had agreed in writing to provide cover for <b>your pre-existing medical condition</b> as shown on <b>your Certificate of Insurance</b>. Special conditions, limits and <b>excesses</b> may apply if <b>Allianz Global Assistance</b> notify <b>you</b> in writing; or</li> </ul>

No.	Exclusion	Wording
B.1	Pre-existing medical (cont.)	» where <b>your travel companion</b> or <b>relative</b> is an <b>insured person</b> and <b>Allianz Global Assistance</b> had agreed in writing to provide them with cover for their <b>pre-existing medical condition</b> as shown on <b>your Certificate of Insurance</b> .
B.2	Signs and symptoms	<b>your</b> claim arises from, is related to or associated with any physical or mental signs or symptoms that <b>you</b> were aware, or a reasonable person in <b>your</b> circumstances would have been aware, of before cover commenced, and: <ul style="list-style-type: none"> <li>a] <b>you</b> had not yet sought a medical opinion regarding the cause; or</li> <li>b] <b>you</b> were currently under investigation to define a diagnosis; or</li> <li>c] <b>you</b> were awaiting specialist opinion.</li> </ul>
B.3	Travel against medical advice	<b>your</b> claim is in respect of travel booked or undertaken against the advice of any <b>medical adviser</b> .
B.4	Pregnancy	<b>your</b> claim arises directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy (up to and including 26 weeks) or <b>Allianz Global Assistance</b> had agreed in writing to provide cover. In any event <b>we</b> will not pay medical expenses for: <ul style="list-style-type: none"> <li>» regular antenatal care;</li> <li>» childbirth at any gestation; or</li> <li>» care of the newborn child.</li> </ul>
B.5	Addiction	<b>your</b> claim arises from or is in any way related to or connected with: <ul style="list-style-type: none"> <li>» <b>you</b> or any other person being hospitalised or confined to a clinic, where <b>you</b> or that other person (as the case may be) is being treated for addiction to drugs, substances or alcohol, or is using the <b>hospital</b> or clinic as a nursing, convalescent or rehabilitation place; or</li> <li>» a therapeutic or illicit drug, substance or alcohol addiction suffered by <b>you</b> or any other person.</li> </ul>

No.	Exclusion	Wording
B.6	Medication already in use	<b>your</b> claim involves the cost of medication <b>you</b> are using at the time the <b>journey</b> began or the cost for maintaining a course of treatment <b>you</b> were on prior to the start of the <b>journey</b> .
B.7	Suicide	<b>your</b> claim arises from <b>your</b> intentional self harm or <b>your</b> suicide or attempted suicide.
B.8	STD	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, a sexually transmitted disease or virus suffered by <b>you</b> , unless <b>Allianz Global Assistance</b> had agreed in writing to provide cover.
B.9	Under the influence	<b>your</b> claim arises directly or indirectly from, or is in any way connected with <b>you</b> being under the influence of any intoxicating liquor, substance or drug except a drug prescribed to <b>you</b> by a <b>medical adviser</b> , and taken in accordance with their instructions.
B.10	Private medical treatment	despite the advice given following <b>your</b> call to <b>Allianz Global Assistance</b> , <b>you</b> received private <b>hospital</b> or medical treatment where public funded services or care is available in Australia or under any <b>Reciprocal Health Care Agreement</b> between the Government of Australia and the government of any other country.
B.11	AICD/ICD	<b>your</b> claim arises from any medical procedures in relation to <b>AICD/ICD</b> insertion required by <b>you</b> during <b>overseas</b> travel. If <b>you</b> require this procedure, due to a sudden and acute onset which occurs for the first time during <b>your</b> period of cover and which is not directly or indirectly related to a <b>pre-existing medical condition</b> , we will exercise <b>our</b> right based on medical advice, to organise a repatriation to Australia for this procedure to be completed.
B.12	Elective surgery	<b>your</b> claim arises from, is related to or associated with elective surgery and/or treatment received by <b>you</b> or <b>your travel companion</b> during <b>your journey</b> .

No.	Exclusion	Wording
B.13	Complications	<b>your</b> claim arises from, or is a consequence of complications from medical, surgical or dental procedures or treatments received by <b>you</b> or <b>your travel companion</b> during <b>your journey</b> that are not for an <b>injury</b> or <b>sickness</b> that would be otherwise be covered by this <b>policy</b> .
B.14	Health insurance	<b>your</b> claim arises from, or is in any way related to or associated with any loss, damage, liability, event, occurrence, <b>injury</b> or <b>sickness</b> where providing <b>you</b> with such cover would result in <b>us</b> contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or where <b>Allianz</b> does not have the necessary licenses or authority to provide such cover.
B.15	Blood thinning prescription medication	<b>your</b> claim arises from complications of an <b>injury</b> or <b>sickness</b> , or from side effects caused by <b>you</b> taking any blood thinning prescription medication unless <b>Allianz Global Assistance</b> had agreed in writing to provide <b>you</b> with cover for the condition for which <b>you</b> take the medication.
C.1	Sports & activities	<b>your</b> claim arises from, or is in any way connected with <b>you</b> participating in any activities not listed under the heading <b>Automatically included activities</b> in the <b>Purchasing this product</b> section, unless <b>you</b> have purchased: <ul style="list-style-type: none"> <li>» the optional <b>Snow pack</b> to include cover under <b>your policy</b> for <b>your</b> participation in <b>snow sport activities</b>; and/or</li> <li>» the optional <b>Adventure pack</b> to include cover under <b>your policy</b> for <b>your</b> participation in the activities listed under this option.</li> </ul>
C.2	Racing	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, <b>you</b> participating in any race, speed or time trial, or endurance event except for amateur racing on foot in races for distances up to and including the full marathon (42.2 kilometres or 26.2 miles).

No.	Exclusion	Wording
C.3	Diving	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, <b>you</b> diving underwater greater than 10 metres unless <b>you</b> have purchased the optional <b>Adventure pack</b> to include cover under <b>your policy</b> for <b>your</b> participation in the activities listed under this option. No cover will apply under this <b>policy</b> if an incident or event occurs while <b>you</b> are diving alone.
C.4	Air supported device	<b>your</b> claim arises from travel in any air supported device other than as a passenger in: » a fully licensed aircraft operated by an airline or charter company; or » a regulated or licensed hot air balloon.
C.5	Protective gear	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, <b>you</b> not wearing the appropriate protective clothing and head protection for the sport or activity <b>you</b> are participating in.
C.6	Ignoring safety warnings	<b>your</b> claim arises directly or indirectly from, or is in any way connected with, <b>you</b> not observing all safety warnings and advice about adverse weather and terrain conditions.
C.7	Professional sport	<b>your</b> claim arises from <b>you</b> or <b>your travel companion</b> participating in <b>professional sport</b> of any kind (including professional racing on foot).
C.8	Cruise exclusion	<b>your</b> claim arises directly or indirectly from, or is in any way connected with travel on a <b>cruise vessel</b> except as provided under the optional <b>Cruise pack</b> (if <b>you</b> have purchased this option). This exclusion does not apply to river cruising.

## Your policy cover

The maximum amount **we** will pay for all claims combined under each section is shown in the **Table of benefits** for the plan **you** have selected. **Your Certificate of Insurance** will also show the **Additional options** **you** are covered for. **You** must also check **General exclusions applicable to all sections** for reasons why **we** will not pay.

### Section 1.1 Overseas Emergency Assistance

**Allianz Global Assistance** will help **you** with any overseas medical emergency (see **Overseas hospitalisation or medical evacuation** in the **Important matters** section). **You** may contact **Allianz Global Assistance** at any time 7 days a week.

#### 1.1.1 Allianz Global Assistance will arrange

**Allianz Global Assistance** will arrange for the following assistance services if, during **your journey**, **you injure yourself** or become **sick overseas**, provided the relevant **injury** or **sickness** is covered by **your policy**:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency, as well as contacting relevant embassies and consulates if required;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to Australia with appropriate medical supervision; and
- e] the return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**.

*Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.*

### 1.1.2 We will not pay

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to promptly follow the medical advice **we** have obtained, including for any subsequent medical, **hospital** or evacuation expenses following **you** declining to follow such advice;
- c] any claims under this section arising from **your** participation in **snow sport activities**. However, **you** may have cover under **Section 7.1 Emergency Rescue** if **you** have purchased the optional **Snow pack**; or
- d] any claims under this section arising during **your** travel on a **cruise vessel**. However, **you** may have cover under **Section 7.16 Evacuation Cover - Ship to Shore** if **you** have purchased the optional **Cruise pack**

## Section 1.2 Overseas Medical & Hospital Expenses

### 1.2.1 We will pay

- a] If **you injure yourself** or become **sick** while **overseas**, **we** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** return to Australia provided the relevant **injury** or **sickness** is covered by **your policy**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

**We** will pay for treatment **you** receive and/or **hospital** accommodation **you** require up to a maximum period of 12 months after the **sickness** first showed itself or the **injury** occurred, provided **you** are still **overseas** during this period.

However, if **we** determine, on medical advice, that **you** should return to Australia for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **Table of benefits**, which **we** reasonably consider to be equivalent to:

- » **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus
- » the amount it would cost **us** to return **you** to Australia; plus

- » the non-refundable portion of unused travel and accommodation arrangements **you** would have lost had **you** followed the advice of **Allianz Global Assistance**.

**You** will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

- b] **We** will pay, up to the limit shown in the **Table of benefits** for the plan **you** have selected, the costs **you** incurred for emergency dental treatment provided **overseas** which the treating dentist certifies in writing was required solely for the immediate relief of sudden and acute onset of pain to healthy natural teeth following an infection or broken tooth. For cover to apply, teeth must be whole or properly restored (with fillings only) and without impairment, periodontal or other conditions.

This **sub-section 1.2.1 b]** and the sub-limit applicable to it will not apply to any dental treatment which arises from an **injury** that is covered under **sub-section 1.2.1 a]**.

### 1.2.2 We will not pay

To the extent permitted by law, **we** will not pay for costs or expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] that relate to treatment exceeding more than 2 weeks by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- e] for damage to dentures, dental prostheses, bridges or crowns;
- f] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- g] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- h] for preventative dental treatment.

## Section 1.3 Accidental Death

### 1.3.1 We will pay

If, during **your journey**:

- a] **you** are **injured** and due to that **injury**, **you** die within 12 months of it occurring; or
- b] something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within 12 months and **you** are presumed dead,

**we** will pay the benefit payable under this section to **your** estate.

The amount **we** will pay for the death of each **insured person** who is not an **accompanying dependant** is the benefit limit for **single** cover under the plan **you** have selected.

The amount **we** will pay for the death of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the plan **you** have selected) is \$5,000.

## Section 1.4 Permanent Disability

### 1.4.1 We will pay

If **you** are **injured** during **your journey**; and

- » due to that **injury**, **you** suffer **permanent disability** within 12 months of the **injury** occurring; and
- » **your permanent disability** continues for at least 12 consecutive months and at the expiry of that period, in the opinion of an appropriate medical specialist, is beyond hope of improvement,

**we** will pay the benefit payable under this section to **you**.

The amount **we** will pay for the **permanent disability** of each **insured person** who is not an **accompanying dependant** is the benefit limit for **single** cover under the plan **you** have selected.

The amount **we** will pay for the **permanent disability** of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the plan **you** have selected) is \$5,000.

### 1.4.2 We will not pay

**We** will not pay if **your permanent disability** arises from, is related to or associated with **your** participation in **snow sport activities** or activities listed under **Adventure pack** in the **Additional options** section.

## Section 1.5 Hospital Cash Allowance

### 1.5.1 We will pay

If **you** are hospitalised **overseas** for a continuous period of more than 48 hours as a result of an **injury** or **sickness** **you** suffer during **your journey**, **we** will pay **you** \$50 for each consecutive 24 hours that **you** continue to be hospitalised beyond the initial 48 hours.

### 1.5.2 We will not pay

**We** will not pay if **you** cannot claim for **overseas** medical expenses connected with the hospitalisation under **Section 1.2 Overseas Medical & Hospital Expenses**.

## Section 1.6 Loss of Income

### 1.6.1 We will pay

If **you** suffer an **injury** during **your journey** which requires medical treatment **overseas**, and:

- » because of the **injury** **you** become disabled within 30 days; and
- » the disablement continues for more than 30 consecutive days from the date of **your** return to **your home**; and
- » **you** are under the regular care of, and following the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- » as a result **you** lose all **your income**,

**we** will pay **you**, starting from the 31st day after **your** return to **your home**;

- » up to \$400 per week for a period of up to 26 continuous weeks; and
- » up to \$50 per week towards the premium(s) **you** must pay for **your** private health insurance policy, for a period of up to 26 continuous weeks.

### 1.6.2 We will not pay

**We** will not pay for the loss of **income** of **dependants**.

## Section 2.1 Cancellation

If **you** think that **you** may have to cancel or shorten **your journey**, **you** must tell **us** as soon as possible —for more information see under the headings **Claims** or call the contact number (or if **overseas** the **24 hour emergency assistance** number) shown on the back cover of this **PDS**.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

### 2.1.1 We will pay

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

a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used by **you** during **your journey**, that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of:

- » **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:
  - » \$1,500 for **single** and **individual** cover and under the Multi-Trip Plan;
  - » \$1,500 per **insured person** for **duo** cover;
  - » \$3,000 for **family** cover.

b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:

- i. for frequent flyer points, air miles or loyalty card points:
  - » the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking, multiplied by
  - » the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
- ii. for vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

c] **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under **sub-sections 2.1.1 a]** and **b]** had **your journey** been cancelled. **We** will not pay a claim under **sub-section 2.1.1 c]** in addition to a claim under **sub-sections 2.1.1 a]** and **b]** for the same services/facilities.

- d] If a relative of **yours** who is aged 84 years or under and resides in Australia or New Zealand:
- » dies or is hospitalised in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition**, and
  - » at the time of **policy** issue **you** were, or a reasonable person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death,

the most **we** will pay for all claims under **sub-sections 2.1.1 a]** and **b]** or **sub-section 2.1.1 c]** is:

- » \$2,000 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$2,000 per **insured person** for **duo** cover;
- » \$4,000 for **family** cover.

### 2.1.2 We will not pay

**We** will not pay **your** claim if:

- a] **you** were aware, or a reasonable person in **your** circumstances would have been aware before **your policy** was issued, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] caused by the death, **injury** or illness of any person, including a **relative** of **yours** or of **your travel companion**, who resides outside of Australia or New Zealand or who is aged 85 years or over unless they are listed as an **insured person** on **your Certificate of Insurance**;
- c] caused by the death, **injury** or illness of **your relative** arising from a **pre-existing medical condition** except as specified under **sub-section 2.1.1 d]**;
- d] caused by **you** or **your travel companion** changing plans;
- e] caused by the breakdown or dissolution of any personal or family relationship;
- f] caused by any business, financial or contractual obligations which prevent **you** or **your travel companion** from travelling. This exclusion does not apply to claims where:
  - i. **you** or **your travel companion** are made **redundant** in Australia except where a reasonable person in a similar situation would have been aware before the **policy** was purchased that the **redundancy** was to occur; or

- ii. **you** are a member of the **Defence Reserve** and the **Australian Defence Force** requires **you** to engage in full-time service, either for posting **overseas** or within Australia for internal security, provided the period of full-time service is greater than 30 days.
- g] it arises as a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- h] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- i] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- j] caused by the financial collapse or **insolvency** of any service provider;
- k] caused by the mechanical breakdown of any means of transport;
- l] caused by an act or threat of terrorism; or
- m] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full-time member of the **Australian Defence Force** or of federal, state or territory emergency services, or a member of the **Defence Reserve**.

## Section 2.2 Travel Services Provider Insolvency

### 2.2.1 We will pay

If **your journey** is cancelled, shortened or rescheduled due to the **insolvency** of a **travel services provider**, **we** will reimburse **you**:

- a] the value of unused prepaid travel or accommodation arrangements scheduled to be used by **you** during **your journey**, that **you** have lost or have had to cancel and cannot recover in any other way, inclusive of:
  - » **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:
    - » \$1,500 for **single** and **individual** cover and under the Multi-Trip Plan;

- » \$1,500 per **insured person** for **duo** cover;
- » \$3,000 for **family** cover.

- b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
  - i. for frequent flyer points, air miles or loyalty card points:
    - » the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,
    - multiplied by
    - » the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
  - ii. for vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.
- c] **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under **sub-sections 2.2.1 a]** and **b]** had **your journey** been cancelled. **We** will not pay a claim under **sub-section 2.2.1 c]** in addition to a claim under **sub-sections 2.2.1 a]** and **b]** for the same services/facilities.
- d] the **reasonable** additional accommodation and travel expenses incurred if **you** have to return **home**. **We** will not pay a claim under **sub-section 2.2.1 d]** in addition to a claim under **sub-sections 2.2.1 a]** and **2.2.1 b]** or **sub-section 2.2.1 c]** for the same services or facilities.

### 2.2.2 We will not pay

**We** will not pay:

- a] for any bookings for travel and accommodation not made before the start of **your journey** while **you** are still at **home**;
- b] if **your journey** is cancelled, shortened or rescheduled at any time due to the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- c] if at the time **your policy** was issued, the **travel services provider** was **insolvent** or a reasonable person would have reason to expect the **travel services provider** might become **insolvent**; or

- d] any accommodation expenses incurred after the date **you** originally planned to return to **your home**.

## Section 3.1 Additional Expenses

### 3.1.1 We will pay

- a] If **you** cannot continue **your journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b] If **your travel companion** cannot continue the **journey** because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that he or she is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travel companion**.
- c] If **you** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons, **we** will reimburse the **reasonable** accommodation and travel expenses of **your travel companion** or a **relative** to travel to **you**, stay near **you** or escort **you**. They must travel, stay with **you** or escort **you**, provided they do so on the written advice of a **medical adviser** and with the prior approval of **Allianz Global Assistance**.
- d] If **you** shorten **your journey** and return to Australia on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to Australia. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must take advantage of any pre-arranged return travel to Australia.

If **you** did not have a return ticket booked to Australia before the **injury** or **sickness** occurred, **we** will reduce the amount of **your** claim by the price of the fare to Australia from the place **you** planned to return to Australia from. The fare will be at the same fare class as the one **you** left Australia on.

- e] If during **your journey**, **your travel companion** or a **relative of yours** or of **your travel companion** who is aged 84 years or under and resides in Australia or New Zealand:
- » dies unexpectedly; or
  - » is hospitalised as a result of a serious **injury** or illness,

(except where the relevant death, **injury** or illness arises out of a **pre-existing medical condition**), **we** will reimburse the **reasonable** additional cost of **your** early return to Australia. **We** will only pay the cost of the fare class **you** had planned to travel at.

- f] If **you** return to Australia because during **your journey**, a **relative of yours** who is aged 84 years or under and resides in Australia or New Zealand:
- » dies unexpectedly or is hospitalised in Australia or New Zealand as a result of a serious **injury** or illness (except where the relevant death, **injury** or illness arises from a **pre-existing medical condition**); and
  - » it is possible for **your journey** to be resumed; and
  - » there are more than 14 days remaining of the period of cover, as noted on **your Certificate of Insurance**; and
  - » **you** resume **your journey** within 12 months of **your** return to Australia;

**we** will reimburse **you** the cost **you** incur, up to the limits shown below, for airfares to return **you** to the place **you** were when **your journey** was interrupted:

- » \$3,000 for **single** and **individual** cover and under the Multi-Trip Plan;
  - » \$3,000 per **insured person** for **duo** cover;
  - » \$6,000 for **family** cover.
- g] If a **relative of yours** who is aged 84 years or under and resides in Australia or New Zealand:
- » dies or is hospitalised in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition**, and
  - » at the time of **policy** issue **you** were were, or a reasonable person in **your** circumstances would have been, unaware of the likelihood of such hospitalisation or death,

**we** will pay for the **reasonable** additional cost of **your** early return to Australia and/or the cost of airfares to return **you** to the place **you** were when **your journey** was interrupted.

The most **we** will pay for all claims under **sub-sections 3.1.1 e]** and **f]** is:

- » \$2,000 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$2,000 per **insured person** for **duo** cover;
- » \$4,000 for **family** cover.

h] In addition, if a disruption to **your journey** arises from any of the following reasons:

- » **your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport;
- » **you** unknowingly break any quarantine rule;
- » **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
- » **your home** is rendered uninhabitable by fire, explosion, earthquake or flood;

**we** will reimburse **your reasonable** additional travel and accommodation expenses.

Whenever claims are made by **you** under **Sections 3.1 Additional Expenses** and **2.1 Cancellation** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

### 3.1.2 We will not pay

To the extent permitted by law, **we** will not pay **your** claim if:

- a] **you** were aware, or a reasonable person in **your** circumstances would have been aware, of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed;
- b] caused by the death, **injury** or illness of **your relative** arising from a **pre-existing medical condition**, except as specified under **sub-section 3.1.1 g]**;
- c] **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d] **your** claim relates to the financial collapse or **insolvency** of any service provider;
- e] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- f] for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless due to a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport; or
- g] **your** claims arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

## Section 3.2 Travel Delay Expenses

### 3.2.1 We will pay

If circumstances outside **your** control result in a delay to **your journey** for at least 6 hours, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses up to:

- » \$200 at the end of the initial 6 hour period; and
- » \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

### 3.2.2 We will not pay

**We** will not pay if a delay to **your journey**:

- a] arises from an act or threat of terrorism; or
- b] is caused by the financial collapse or **insolvency** of any service provider.

## Section 3.3 Alternative Transport Expenses

### 3.3.1 We will pay

If **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive on time to a wedding, funeral, pre-paid airline/rail travel, pre-paid tour/cruise, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event or pre-paid accommodation which, before **you** left Australia, **you** had planned to attend or utilise while **you** are **overseas**, **we** will pay **your reasonable** additional travel expenses to enable **you** to arrive on time.

### 3.3.2 We will not pay

**We** will not pay if the cancellation, delay, shortening or diversion:

- a] arises from an act or threat of terrorism; or
- b] is caused by the financial collapse or **insolvency** of any service provider.

## Section 3.4 Return Airfare

### 3.4.1 We will pay

If **your** attending **medical adviser**, who has been approved by **us**, requires **you** to be brought back to Australia with a medical escort as a result of an **injury** or **sickness** suffered by **you** during **your journey**, **we** will reimburse **you** for the cost of **your** original airline ticket (less any refund that is due to **you**).

This benefit is only payable if, when **we** bring **you** back:

- » there are more than 5 days, or 25%, of **your journey** remaining, whichever is the greater; or

- » you have been confined to a **hospital overseas** for more than 25% of **your journey**.

### 3.4.2 We will not pay

We will not pay if **you** have an entitlement to be paid for the cost of **your** original airline ticket (less any refunds due to **you**) under **Section 2.1 Cancellation**.

## Section 3.5 Domestic Services

### 3.5.1 We will pay

If **you** become disabled as a result of an **injury you** suffered during **your journey**, and on **your** return to **your home** require housekeeping services because **you** are unable to perform housekeeping duties **yourself**, **we** will reimburse **you** up to \$50 per day for the expenses **you** incur, provided:

- » the disablement continues after **you** return to **your home**; and
- » **you** have a medical certificate confirming **your** disablement and verifying the need for housekeeping services during the period of **your** disablement.

## Section 3.6 Domestic Pets

### 3.6.1 We will pay

- a] If **you** incur additional boarding kennel or cattery fees for **your** domestic dogs and/or cats in Australia because **you** are delayed beyond the original end date of **your journey** due to an event covered under this **policy**, **we** will reimburse the additional fees **you** incur up to \$25 for each 24 hour period **you** are delayed beyond that date. **You** will need to provide receipts for the additional fees **you** incurred.
- b] If **your** pet suffers an **injury** while **you** are on **your journey** and requires veterinary treatment, **we** will reimburse **you** up to \$500 for veterinary fees **you** incur in Australia, provided that at the time of the **injury**, **your** pet was in the care of a **relative**, friend, boarding kennel or cattery. **You** will need to provide a receipt for the veterinary fees **you** incurred.

## Section 3.7 Hijack & Kidnap

### 3.7.1 We will pay

If **you** are hijacked or kidnapped during **your journey**, **we** will pay **you** \$1,000 for each full 24 hour period that **you** are held captive.

## Section 4.1 Luggage & Personal Effects

### 4.1.1 We will pay

- a] Cover is provided for **your luggage and personal effects** or **valuables** if, during **your journey**, they are stolen, **accidentally** damaged or are permanently lost unless they are:

- » left in a motor vehicle (other than as stated in **sub-section 4.1.1 c]**); or
- » **sporting equipment** while it is in use; or
- » **valuables** which have been checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus,

in which case no cover will be provided under this section.

The amount **we** will pay will be the lesser of:

- » the repair cost;
- » the replacement cost;
- » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- » the original purchase price; or
- » the depreciated value after allowing for age, wear and tear.

**We** have the option to repair or replace **your luggage and personal effects** or **valuables** instead of paying **you**.

The maximum amount **we** will pay for any item is:

- » \$3,000 for personal computers, tablets, cameras or video cameras;
- » \$1,000 for mobile phones (including PDAs and any items with phone capabilities); or
- » \$750 for all other items.

A pair or related set of items are considered to be only one item for the purpose of this insurance and the appropriate single item limit will be applied.

Examples of a pair or related set of items could include, but not be limited to, the following:

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

- b] If **you** purchase optional **Increased item limits cover**, the item limits set out in **sub-section 4.1.1 a]** above will not apply to those item types **you** selected to be covered under that option. The amount which **we** will pay for any one item or for all items of the selected item type combined, will be up to the increased limit shown on **your Certificate of Insurance**. Depreciation will not be applied to any items which are covered under the **Increased item limits cover**.

Please note that **sub-sections 4.1.1 c]**, **4.1.1 d]** and **4.1.1 e]** apply to all **luggage and personal effects** or **valuables** even if **you** have purchased the optional **Increased item limits cover**.

- c] Any **luggage and personal effects** left in a motor vehicle will only be covered during daylight hours, and only if the items were placed in a **concealed storage compartment** of a locked motor vehicle — in the event of theft, forced entry must have been made to the vehicle. The most **we** will pay in the event of a payable claim is \$200 for each item, and \$2,000 in total for all stolen items.
- d] No cover is provided for **valuables** which:
- » are left in a motor vehicle at any time (even if they were in a **concealed storage compartment**); or
  - » have been checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss which occurs from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.
- e] No cover is provided for the loss of, or damage to, **sporting equipment** while in use (including surfboards).

#### 4.1.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your luggage and personal effects** or **valuables** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the incident;
- b] the loss, theft or damage is to, or of, items which have been left behind in any aircraft, ship, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out;

- c] the **luggage and personal effects** or **valuables** were being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair or alteration;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **luggage and personal effects** or **valuables** were left **unsupervised** in a **public place**;
- g] the **luggage and personal effects** or **valuables** have an electrical or mechanical breakdown;
- h] the **luggage and personal effects** or **valuables** are fragile, brittle or an electronic component is broken or scratched - unless either:
- » it is the lens of spectacles, binoculars or photographic or video equipment; or
  - » the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling;
- i] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for **depreciation** due to age, wear and tear if applicable under the plan **you** have purchased).

## Section 4.2 Luggage & Personal Effects Delay Expenses

### 4.2.1 We will pay

If **you** need to purchase essential items of clothing or other personal items because **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, **we** will reimburse **you** for the **reasonable** costs **you** incur.

**You** will need to provide written proof from the **carrier** who was responsible for **your luggage and personal effects** confirming that **your** items were delayed, misdirected or misplaced.

If **your** items are not returned to **you** and are considered to be permanently lost, **we** will deduct the amount **we** have paid **you** under this benefit from any payable claim **you** have made under **Section 4.1 Luggage & Personal Effects** for those items.

#### 4.2.2 We will not pay

To the extent permitted by law, **we** will not pay if **you** are entitled to compensation from the **carrier you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed, up to the limit of **your** cover.

### Section 4.3 Travel Documents, Transaction Cards & Travellers Cheques

#### 4.3.1 We will pay

If during **your journey**, **you** lose any essential travel documents (including passports), **transaction cards** or travellers cheques, or they are stolen from **you** or destroyed, **we** will reimburse **you** for:

- » the issuer's fees for any replacement costs (including communication costs) of the items which have been lost, stolen or destroyed; and/or
- » any loss resulting from fraudulent use of **your** lost or stolen **transaction cards** or travellers cheques other than those amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques.

#### 4.3.2 We will not pay

To the extent permitted by law, **we** will not reimburse **you** if the loss or theft has not been reported within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the loss or theft.

### Section 4.4 Theft of Cash

#### 4.4.1 We will pay

If cash, bank notes, currency notes, postal orders or money orders are stolen from **your** person during **your journey**, **we** will reimburse **you**.

#### 4.4.2 We will not pay

To the extent permitted by law, **we** will not reimburse **you** if the theft has not been reported within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the theft.

## Section 5.1 Rental Vehicle Excess

### What you are covered for

Cover is only provided under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody.

This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount applies.

The maximum amount **we** will pay under this benefit is:

- » the amount that is specified in **your rental vehicle** agreement; or
- » up to the limit shown in the **Table of benefits** for the plan **you** have selected; or
- » up to the limit shown on **your Certificate of Insurance** if **you** have purchased the optional **Increased rental vehicle excess cover**.

#### 5.1.1 We will pay

a] If, during **your journey**, a **rental vehicle you** have rented from a rental company or agency is:

- » involved in a motor vehicle **accident** while **you** are driving it; or
- » damaged or stolen while in **your** custody, then **we** will pay **you** the lesser of:
  - » the amount that **you** are liable to pay as specified in **your rental vehicle** agreement; or
  - » property damage for which **you** are liable.

The following conditions will apply:

**You** will need to provide a copy of:

- » **your rental vehicle** agreement;
- » the incident report that was completed;
- » the repair account;
- » an itemised list of the value of the damage; and
- » written notice from the rental company or agency advising that **you** are liable to pay the amount specified in **your rental vehicle** agreement.

b] If **you** are **injured** or become **sick** and **your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, **we** will pay up to \$500 for the cost of returning **your rental vehicle**.

### 5.1.2 We will not pay

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

- a] **you** using the **rental vehicle** in breach of the rental agreement;
- b] **you** using the **rental vehicle** without a licence for the purpose that **you** were using it (such as but not limited to the carrying of passengers or freight); or
- c] administrative charges or fees imposed by the rental company that do not form any part of the amount specified in **your rental vehicle** agreement.

## Section 6.1 Personal Liability

### 6.1.1 We will pay

If **you** become legally liable to pay compensation for:

- » death or bodily **injury** to someone else; or
- » physical loss of, or damage to, someone else's property

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during **your journey**, then **we** will cover **you** for:

- » the compensation (including **legal costs**) awarded against **you**; and
- » any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

**We** must be told as soon as **you** or **your** personal representatives are aware, or a reasonable person in **your** circumstances would have been aware, of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

**You** must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

### 6.1.2 We will not pay

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a] bodily **injury** to **you**, **your travel companion** or to a **relative** or employee of any of **you**;

- b] loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travel companion**, a **relative** or an employee of any of **you**;
- c] **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d] **your** conduct of, or employment in any business, profession, trade or occupation;
- e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] illness, **sickness** or disease that is transmitted by **you**;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on **you** a liability which **you** would not otherwise have;
- j] assault and/or battery committed by **you** or at **your** direction;
- k] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent;
- l] **your** participation in **snow sport activities** or activities listed under the **Adventure pack** in the **Additional options** section.

## Section 7.1 Emergency Rescue

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

### 7.1.1 Allianz Global Assistance will arrange

**Allianz Global Assistance** will arrange for the following assistance services if, during **your journey**, **you injure yourself** or become **sick** while participating in **snow sport activities overseas**, provided the relevant **injury** or **sickness** is covered by **your policy**:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency, as well as contacting relevant embassies and consulates if required;

- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **overseas hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision; and
- e] the return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**.

*Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.*

#### 7.1.2 We will not pay

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to promptly follow the medical advice **we** have obtained, including for any subsequent medical, hospital or evacuation expenses following **you** declining to follow such advice;
- c] if your claim arises from bobsleighbing, snow rafting, para-penting, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing; or
- d] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

## Section 7.2 Own Snow Sport Equipment

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

### 7.2.1 We will pay

- a] Cover is provided for **your snow sport equipment** if, during **your journey**, it is stolen, **accidentally** damaged or is permanently lost unless:

- » it is left in a motor vehicle (other than as stated in **sub-section 7.2.1 b]**); or
- » it is in use,

in which case no cover will be provided under this section.

The amount **we** will pay will be the lesser of:

- » the repair cost;
- » the replacement cost;
- » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to; or
- » the original purchase price.

**We** have the option to repair or replace **your snow sport equipment** instead of paying **you**.

A pair or related set of items are considered to be only one item for the purpose of this insurance and the appropriate single item limit will be applied.

Examples of a pair or related set of items could include, but not be limited to, the following:

- » a matched or unmatched set of skis or ski poles.

- b] Any **snow sport equipment** left in a motor vehicle will only be covered during daylight hours, and only if the items were placed in a **concealed storage compartment** of a locked motor vehicle — in the event of theft, forced entry must have been made to the vehicle. The most **we** will pay in the event of a payable claim is \$200 for each item, and \$1,000 in total for all stolen items.

- c] No cover is provided for the loss of, or damage to, **snow sport equipment** while it is in use.

### 7.2.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your snow sport equipment** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred.

Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the incident;

- b] the loss, theft or damage is to, or of, **snow sport equipment** left behind in any aircraft, ship, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out;
- c] the **snow sport equipment** was being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair or alteration;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **snow sport equipment** was left **unsupervised** in a **public place**;
- g] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover;
- h] if **your** claim arises from bobsleighbing, snow rafting, para-penting, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

### Section 7.3 Snow Sport Equipment Hire

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

#### 7.3.1 We will pay

If **you** need to hire **snow sport equipment** because:

- » **your snow sport equipment** was misdirected or delayed for more than 24 hours; or
- » **your snow sport equipment** is stolen, **accidentally** damaged or permanently lost, provided **you** have a payable claim under Section **7.2 Own Snow Sport Equipment** for that theft, **accidental** damage or loss;

**we** will pay for the **reasonable** costs of hiring alternative **snow sport equipment**.

In addition, if **you** have paid for **snow sport equipment** hire cover from the hire company or agency and they charge **you** an excess following the loss of, or damage to the **snow sport equipment** hired by **you**, **we** will reimburse **you** for that excess.

### Section 7.4 Snow Sport Pack

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

#### 7.4.1 We will pay

If **you** are unable to utilise the full duration of **your** pre-booked and pre-paid ski passes, **snow sport equipment** hire, tuition fees or lift passes due to an **injury** or **sickness** **you** suffer during **your journey**, **we** will reimburse **you** the non-refundable portion of **your** unused costs, provided **you** supply us with a medical certificate from **your** treating **medical adviser** in support of **your** claim.

#### 7.4.2 We will not pay

**We** will not pay:

- a] if **your** claim arises from bobsleighbing, snow rafting, para-penting, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing; or
- b] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

### Section 7.5 Piste Closure

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

#### 7.5.1 We will pay

If, during **your journey**, **you** are unable to participate in **your** planned **snow sport activities** because all lift systems in **your** pre-booked holiday resort were closed for more than 24 hours due to insufficient snow, bad weather or a power failure during the period of **your** booking, **we** will reimburse **you**, up to \$100 for each

additional 24 hour period **you** are unable to participate in **your** planned activities, for the costs **you** incur for either:

- » transport to the nearest resort; or
- » additional ski passes.

### 7.5.2 We will not pay

**We will not pay:**

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

## Section 7.6 Bad Weather & Avalanches

**You** only have this cover if **you** purchased the optional **Snow pack**. See the **Additional options** section for details.

### 7.6.1 We will pay

If, during **your journey**, **your** pre-booked outbound or return travel is delayed for more than 12 hours from **your** scheduled departure time due to bad weather or an avalanche, **we** will reimburse **you** for the **reasonable** additional travel and accommodation expenses **you** incur until the reason for the delay has ended and **you** are able to continue with **your** travel.

**You** will need to obtain a written statement from the appropriate authority confirming the reason for the delay was related to either bad weather or an avalanche, and how long the delay was for.

### 7.6.2 We will not pay

**We will not pay:**

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

## Section 7.7 Own Golf Equipment

**You** only have this cover if **you** purchased the optional **Golf pack**. See the **Additional options** section for details.

### 7.7.1 We will pay

a] Cover is provided for **your golf equipment** if, during **your journey**, it is stolen, **accidentally** damaged or is permanently lost unless:

- » it is left in a motor vehicle (other than as stated in **sub-section 7.7.1 b]**); or
  - » it is in use,
- in which case no cover will be provided under this section.

The amount **we** will pay will be the lesser of:

- » the repair cost;
- » the replacement cost;
- » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to; or
- » the original purchase price.

**We** have the option to repair or replace **your golf equipment** instead of paying **you**.

A pair or related set of items are considered to be only one item for the purpose of this insurance and the appropriate single item limit will be applied.

Examples of a pair or related set of items could include, but not be limited to, the following:

- » a matched or unmatched set of golf clubs, golf bag and buggy.

b] Any **golf equipment** left in a motor vehicle will only be covered during daylight hours, and only if the items were placed in a **concealed storage compartment** of a locked motor vehicle — in the event of theft, forced entry must have been made to the vehicle. The most **we** will pay in the event of a payable claim is \$200 for each item, and \$1,000 in total for all stolen items.

c] No cover is provided for the loss of, or damage to, **golf equipment** while it is in use.

### 7.7.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your golf equipment** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred.

Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the incident;

- b) the loss, theft or damage is to, or of, **golf equipment** left behind in any aircraft, ship, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out;
- c) the **golf equipment** was being sent unaccompanied by **you** or under a freight contract;
- d) the loss or damage arises from any process of cleaning, repair or alteration;
- e) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f) the **golf equipment** was left **unsupervised** in a **public place**; or
- g) **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

## Section 7.8 Golf Equipment Hire

**You** only have this cover if **you** purchased the optional **Golf pack**. See the **Additional options** section for details.

### 7.8.1 We will pay

If **you** need to hire **golf equipment** because:

- » **your golf equipment** was misdirected or delayed for more than 24 hours; or
- » **your golf equipment** is stolen, **accidentally** damaged or permanently lost, provided **you** have a payable claim under Section **7.7 Own Golf Equipment** for that theft, **accidental** damage or loss;

**we** will pay for the **reasonable** costs of hiring alternative **golf equipment**.

In addition, if **you** have paid for **golf equipment** hire cover from the hire company or agency and they charge **you** an excess following the loss of, or damage to the **golf equipment** hired by **you**, **we** will reimburse **you** for that excess.

## Section 7.9 Golf Green Fees

**You** only have this cover if **you** purchased the optional **Golf pack**. See the **Additional options** section for details.

### 7.9.1 We will pay

If **you** are unable to utilise **your** pre-booked and pre-paid green fees or golf tuition fees due to an **injury** or **sickness** **you** suffer during **your journey**, **we** will reimburse **you** the non-refundable portion of **your** unused costs, provided **you** supply **us** with a medical certificate from **your** treating medical adviser in support of **your** claim.

## Section 7.10 Hole in One

**You** only have this cover if **you** purchased the optional **Golf pack**. See the **Additional options** section for details.

### 7.10.1 We will pay

If **you** complete a hole in one by driving from the tee and holing out in a single stroke during an organised game involving two or more players, at any 18 hole golf course with a course par score of 65 or above, **we** will pay **you** \$250. **You** must provide **us** with a copy of **your** score card signed by **you** and **your** golfing partner(s) and countersigned by the club professional or secretary.

## Section 7.11 Medical Cover while Cruising

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.11.1 We will pay

a) If **you injure yourself** or become **sick** while travelling on a **cruise vessel**, **we** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** return to Australia provided the relevant **injury** or **sickness** is covered by **your policy**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

**We** will pay for treatment **you** receive and/or **hospital** accommodation **you** require up to a maximum period of 12 months after the **sickness** first showed itself or the **injury** occurred, provided **you** are still **overseas** during this period.

However, if **we** determine, on medical advice, that **you** should return to Australia for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **Table of benefits**, which **we** reasonably consider to be equivalent to:

- » **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus
- » the amount it would cost **us** to return **you** to Australia; plus
- » the non-refundable portion of unused travel and accommodation arrangements **you** would have lost had **you** followed the advice of **Allianz Global Assistance**.

**You** will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

- b] **We** will pay, up to the limit shown in the **Table of benefits** for the plan **you** have selected, the costs **you** incurred for emergency dental treatment provided while travelling on a **cruise vessel** which the treating dentist certifies in writing was required solely for the immediate relief of sudden and acute onset of pain to healthy natural teeth following an infection or broken tooth. For cover to apply, teeth must be whole or properly restored (with fillings only) and without impairment, periodontal or other conditions.

This **sub-section 7.11.1 b]** and the sub-limit applicable to it will not apply to any dental treatment which arises from an **injury** that is covered under **sub-section 7.11.1 a]**.

### 7.11.2 We will not pay

To the extent permitted by law, **we** will not pay for costs or expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] that relate to treatment exceeding 2 weeks by a chiropractor, physiotherapist or dentist unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] for damage to dentures, dental prostheses, bridges or crowns;
- e] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- g] for preventative dental treatment.

## Section 7.12 Evacuation Cover - Ship to Shore

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.12.1 Allianz Global Assistance will arrange

**Allianz Global Assistance** will arrange for the following assistance services if **you** **injure** yourself, or become **sick** while travelling on a **cruise vessel**, provided the relevant **injury** or **sickness** is covered by **your policy**:

- a] access to a **medical adviser** for emergency medical treatment;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency, as well as contacting relevant embassies and consulates if required;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while on a **cruise vessel** or **overseas**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **overseas hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision; and
- e] the return to **your home** of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your** travel on a **cruise vessel**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**.

*Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.*

### 7.12.2 We will not pay

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**; or
- b] if **you** decline to follow the medical advice **we** have obtained, including for any subsequent medical, **hospital** or evacuation expenses following **you** declining to follow such advice.

## Section 7.13 Cabin Confinement

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.13.1 We will pay

If **you** are confined to bed in **your** cabin or in the **cruise vessel's** medical centre (however described) for a continuous period of more than 48 hours due to an **injury** or **sickness you** suffer during **your journey**, **we** will pay **you** \$50 for each consecutive 24 hours that **you** continue to be confined beyond the initial 48 hours.

## Section 7.14 Pre-Paid Shore Excursion Cancellation

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.14.1 We will pay

If **you** are confined to **your** cabin or in the **cruise vessel's** medical centre (however described) as a result of circumstances outside **your** control, and cannot participate in **your** pre-paid shore excursion(s), **we** will reimburse **you** the non-refundable portion of **your** shore excursion costs which **you** had paid in advance of cancellation.

## Section 7.15 Formal Wear -Cruise

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.15.1 We will pay

Cover is provided for **your formal wear** if, during **your journey**, it is stolen, **accidentally** damaged or is permanently lost.

The amount **we** will pay will be the lesser of:

- » the repair cost;
- » the replacement cost;
- » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to; or
- » the original purchase price.

**We** have the option to repair or replace **your formal wear** instead of paying **you**.

A pair or related set of items are considered to be only one item for the purpose of this insurance and the appropriate benefit limit will be applied.

Examples of a pair or related set of items could include, but not be limited to, the following:

- » shoes, gloves, suit.

### 7.15.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your formal wear** if:

- a) **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the **carrier you** were travelling on when the loss, theft or misplacement occurred. Please obtain a written statement from whoever **you** made the report to as **we** may require it as proof that **you** reported the incident;
- b) the loss, theft or damage is to, or of, **formal wear** left behind in any aircraft, ship, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out, or in a **cruise vessel** cabin after **you** have disembarked at the end of **your** cruise;
- c) the **formal wear** was being sent unaccompanied by **you** or under a freight contract;
- d) the loss or damage arises from any process of cleaning, repair or alteration;
- e) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f) the **formal wear** was left **unsupervised** in a **public place**; or
- g) **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

## Section 7.16 Formal Wear Delay Expenses

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.16.1 We will pay

If **you** need to purchase or hire replacement **formal wear** because while on the outbound section of **your journey**, **your formal wear** is delayed, misdirected or misplaced for more than 12 hours from the time **you** boarded the **cruise vessel**, **we** will reimburse **you** for the **reasonable** purchase or hire costs **you** incur.

### 7.16.2 We will not pay

To the extent permitted by law, **we** will not pay if **you** are entitled to compensation from the **carrier you** were travelling on for the relevant amount claimed.

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

## Section 7.17 Marine Rescue Diversion

**You** only have this cover if **you** purchased the optional **Cruise pack**. See the **Additional options** section for details.

### 7.17.1 We will pay

In the event **your cruise vessel** is required to divert from its scheduled course during **your journey** in order to carry out a marine rescue in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue, **we** will pay **you** \$100 for each day **your cruise vessel** is diverted, up to a maximum of 5 days.

## Section 7.18 Bicycle Cover

**You** only have this cover if **you** purchased the optional **Bicycle cover**. See the **Additional Options** section for details.

### 7.18.1 We will pay

a] Cover is provided for **your bicycle** if, during **your journey**, it is stolen, **accidentally** damaged or is permanently lost unless:

- » the **bicycle** is left in a motor vehicle (other than as stated in the following conditions and in [sub-section 7.18.1 b\]](#)); or
- » the **bicycle** is in use,

in which case no cover will be provided under this section.

The following conditions apply:

- i. During transportation, the **bicycle** must be:
  - » in a securely packaged container specifically designed for the **bicycle** where travel is by aircraft;
  - » either in the **concealed storage compartment**, or attached to a towbar or roof-mounted **bicycle** carrier and secured with a D-Lock or armour plated cable (valued at \$100 or more), where travel is by sedan, hatch-back or similar motor vehicle; or

- » in the locked compartment of a bus, mini-bus/people mover or similar motor vehicle (if the **bicycle** cannot be transported on a **bicycle** carrier), train or ship.

ii. At any other time the **bicycle** is **unsupervised**, it should be:

- » inside **your** locked accommodation; or
- » in the **concealed storage compartment** of a sedan, hatch-back or similar motor vehicle; or
- » in the locked compartment of a bus, mini-bus/people mover or similar motor vehicle; or
- » secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more) through the **bicycle** frame and wheels.

iii. Where a claim is for the theft of a **bicycle**, evidence of the broken securing device, together with a police report, will be required.

**We** have the option of:

- » repairing **your bicycle** at a repairer of **our** choice; or
- » replacing the **bicycle**, up to the amount specified on **your Certificate of Insurance**.

b] Any **bicycle** left in a motor vehicle will only be covered during daylight hours, and only if the **bicycle** was placed in:

- » the **concealed storage compartment** of a sedan, hatch-back or similar motor vehicle; or
  - » the locked compartment of a bus, mini-bus/people mover or similar motor vehicle,
- and in the event of theft, forced entry must have been made to the vehicle.

c] No cover is provided for the loss of, or damage to, **your bicycle** while it is in use.

# Claims

Read through the terms, conditions, limits and exclusions of **your policy** – for example, the benefit sections under **Your policy cover**, the **General exclusions applicable to all sections**, or on **your Certificate of Insurance** – to check whether you are covered.

## How to make a claim

**You** must give **Allianz Global Assistance** notice of **your** claim as soon as possible. **You** can lodge your claim online 24 hours a day or obtain a claim form at [www.travelclaims.com.au](http://www.travelclaims.com.au).

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

**You** must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask **you** to provide them with translations into English of any such documents to enable their assessment of **your** claim.

**You** must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a) If **you** think that **you** may have to cancel or shorten **your journey**, **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number shown on the back cover of this **PDS**, or the 24 hour emergency assistance number if **you** are still **overseas**.
- b) For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c) For loss or theft of **your luggage and personal effects** or **valuables**, report it immediately to the police and obtain a written notice of **your** report.
- d) For damage or misplacement of **your luggage and personal effects**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- e) Submit full details of any claim in writing within 30 days of **your** return **home**.

## Claims are payable in Australian dollars to you

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

Payment will be made by direct credit to a bank account nominated by **you**.

## You must not admit fault or liability

**You** must not admit that **you** are at fault for any **accident**, incident or event causing a claim under **your policy**, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

## You must help us to recover any money we have paid

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

## Other insurance

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

If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference, up to the amount this **policy** covers **you** for, provided **your** claim is covered by this **policy**. **We** may seek contribution to amounts **we** have paid, or must pay, from **your** other Insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other Insurer.

## Subrogation

**We** may, at **our** discretion undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit in **your** name to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist and permit to be done, everything required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under

this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

## Recovery

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

1. to **us**, our costs (administration and legal) arising from the recovery.
2. to **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. to **you**, **your** uninsured loss (less **your excess**).
4. to **you**, **your excess**.

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

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

## How GST may affect your claim

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

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

## Fraud

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

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

## Contact Us



### Phone

Sales, claims & general enquiries  
1800 622 499

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



### Web

defencehealth.com.au



/DefenceHealth



healthhq.defencehealth.com.au



### Email

defencehealthtravel@allianz-assistance.com.au



### Fax

1300 665 096 (general)



### Post/Street Address

PO Box 7518  
Melbourne, Victoria 3004

Level 4, 380 St Kilda Road  
Melbourne, Victoria 3004

This insurance is issued and managed by  
AWP Australia Pty Ltd  
trading as Allianz Global Assistance  
ABN 52 097 227 177  
AFS Licence No. 245631  
Level 16, 310 Ann Street, Brisbane, QLD 4000

This insurance is underwritten by  
Allianz Australia Insurance Limited  
ABN 15 000 122 850  
AFS Licence No. 234708  
2 Market Street, Sydney NSW 2000

Defence Health Limited ABN 80 008 629 481  
acts under its own Australian Financial Services  
Licence No. 313890 and is arranging this  
insurance pursuant to an agreement with  
AWP Australia Pty Ltd ABN 52 097 227 177

DH0922/0951/03-19





# Financial Services Guide

1 November 2018

This Financial Services Guide (FSG) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence (AFSL 313890).

The FSG serves several purposes:

- provides you with information about Defence Health to help you decide whether to use the financial services we provide;
- explains the services we can offer and who provides the services;
- explains how we are remunerated in relation to those services; and
- includes details of our internal and external complaints handling procedures and how you can access them.

Throughout this FSG, where we refer to 'we', 'us', 'our' or 'Defence Health' we are referring to Defence Health Limited (ABN 80 008 629 481).

## Who is Defence Health?

Defence Health is a registered not-for-profit private health insurer which has been serving the Defence community since 1953.

Defence Health's AFSL authorises Defence Health to:

- (a) provide general financial product advice in respect of selected life risk insurance products and general insurance products; and (b) arrange for you to apply for, acquire, vary or dispose of those financial products.

## What products are available?

Defence Health can only advise on, arrange or deal in life and general insurance products that are selected from its approved product list. These products are underwritten and issued by life insurance and general insurance companies. The approved product list can be obtained on request. Defence Health does not provide financial services in relation to any other financial products.

Defence Health is not the issuer of these products.

## What financial services do we offer?

### **General advice**

Defence Health can provide you with general advice regarding any insurance product on the approved product list.

This means that we can provide you with information about the products and their key features as well as providing quotes. We can also tell you how you can apply for them and how you can obtain a Product Disclosure Statement (PDS). A PDS contains important information which you need in order to make an informed decision about the particular product. We can also assist you with the purchase of these products.

If you require personal financial product advice or broader financial planning services, you are encouraged to seek professional advice from an appropriately licensed financial services provider.

## How do you do business with us?

Defence Health provides the financial services described in this FSG through its employee representatives. We are responsible for the conduct of our representatives when they provide financial services to you.

## How are we paid for the services we provide?

### **General advice - commission only**

Defence Health receives commission payments from the product issuers in the range of 10% to 20% of the premiums you pay to the insurer (excluding GST).

With respect to life insurance, Defence Health alternatively may receive commission payments from the product issuer up to 66% of the premium paid in year one, and thereafter 5.5% of premiums paid.

Our employee representatives receive salaries only. We do not pay our representatives any commission or bonuses calculated by reference to product sales.

Other than the premiums for the respective products, you pay no other charges or fees for the general advice provided by Defence Health.

## Do we have any associations that influence us?

Defence Health does not have any ownership interests or other associations with any insurer on our approved product list that might influence the financial services we provide.

## What compensation arrangements are in place?

Defence Health has adequate professional indemnity insurance to cover the activities of Defence Health, its staff and representatives with respect to the provision of financial product advice for the life insurance and general insurance products on our approved product list. This insurance complies with the requirements of the Corporations Act and Regulations.

## How do we safeguard your private information?

The privacy of your personal information is important. We have systems and processes in place to protect your privacy. We need to collect personal information to administer our customer relationships and to provide appropriate advice. We may also need to disclose your personal information to the relevant product insurer if we assist you to put insurance in place.

For detailed information on how we handle your personal information, please read our Privacy Policy which you can download from [www.defencehealth.com.au](http://www.defencehealth.com.au) or request a copy from us by calling 1800 335 425.

## What should you do if you have a complaint?

We have established procedures to ensure that all enquiries and complaints are properly considered and dealt with. If you have an enquiry or complaint about the operation or management of our services, please call our Complaints Manager on 1800 335 425 or write to our Complaints Manager at our address on the following page.

In the event that your complaint is not resolved to your satisfaction, you may refer it to the Australian Financial Complaints Authority (AFCA).

Their contact details are:

**Australian Financial  
Complaints Authority**

GPO Box 3  
Melbourne VIC 3001

**T:** 1800 931 678  
**W:** [www.afca.org.au](http://www.afca.org.au)  
**E:** [info@afca.org.au](mailto:info@afca.org.au)

## Contact us



### Phone

Phone 1800 676 465  
Monday to Friday  
8:30 am to 5:00 pm EST

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### Web

[defencehealth.com.au](http://defencehealth.com.au)

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### Email

[lifeinsurance@defencehealth.com.au](mailto:lifeinsurance@defencehealth.com.au)

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### Fax

03 8679 1012

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### Post/Street Address

PO Box 7518  
Melbourne, Victoria 3004  
  
Level 4, 380 St Kilda Road  
Melbourne, Victoria 3004