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COMBINED FINANCIAL SERVICES GUIDE,
PRODUCT DISCLOSURE STATEMENT & POLICY WORDING
(AUSTRALIA)

 **MONDIAL ASSISTANCE**

Effective 01 August 2006

Financial Services Guide for Authorised Representative

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services and products ETI Australia Pty Ltd's (ETI Australia) Authorised Representative provides. It explains the financial services the Authorised Representative provides. It also contains information about who the Authorised Representative is, how the Authorised Representative and others are remunerated in relation to these services and how your complaints are dealt with.

The second part of this document is a Product Disclosure Statement (PDS), which sets out the significant features and relevant risks of this Travel Insurance and is designed to assist you to make informed choices about this product.

The second part of this document is a policy wording which sets out the terms, conditions and exclusions of this policy.

ABOUT ETI AUSTRALIA PTY LTD

ETI Australia is an Australian Financial Services Licensee (AFS Licensee) authorised to deal in and advise on general insurance products on its own behalf and others. ETI Australia has been authorised to act on behalf of Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 (the Insurer), in dealing in and providing general advice on travel insurance issued by the Insurer. In issuing, varying or cancelling the insurance, ETI Australia acts under a binder which means that ETI Australia can do these things as if ETI Australia were the Insurer. ETI Australia does not act on behalf of you.

Name:	ETI Australia Pty Ltd
ABN:	52 097 227 177
AFS Licence Number:	245631
Address:	74 High Street, Toowong QLD 4066
Phone:	07 3305 7000

AUTHORISED REPRESENTATIVE'S DETAILS

Name:	1 Cover Pty Ltd
ABN:	91 105 954 265
Authorised Representative Number:	269304
Address:	Level 6, 147 King Street, Sydney NSW 2000
Telephone:	1300 850 840

ABOUT ETI AUSTRALIA PTY LTD'S AUTHORISED REPRESENTATIVE

1 Cover Pty Ltd has been appointed as an Authorised Representative of ETI Australia to act on its behalf. It does not act for you. This appointment authorises the Authorised Representative to deal in, arrange, vary, issue and provide general advice on Travel Insurance products on behalf of ETI Australia. The products are issued by the Insurer.

The Authorised Representative may also be authorised by other AFS Licensees to provide financial services on their behalf. If so, they will provide you with an FSG (or FSGs) in respect of the financial services they provide for those AFS Licensees, which sets out the name and contact details of each of the other authorising AFS Licensees. The distribution of this FSG by the Authorised Representative has been authorised by ETI Australia.

GENERAL ADVICE WARNING

It is important you understand and are happy with the products ETI Australia and 1 Cover arrange. The Authorised Representative can give you general product information but cannot provide you with personal advice on whether the product is appropriate for your personal needs or objectives. Please read the Product Disclosure Statement carefully before deciding.

REMUNERATION

The Authorised Representative, and its representatives, receives a commission (or a share of it) from ETI Australia whenever a travel insurance product is arranged. It is included in the total premium payable by you for the insurance. The amount is a percentage of the gross premium. The rate ranges between 0% and 30% of the amount payable by you. The commission reimburses the Authorised Representative for administrative and other expenses incurred in providing the product. Staff authorised to represent the Authorised Representative (as ETI Australia's Individual Authorised Representatives) receive an annual salary from 1 Cover which includes bonuses based on performance criteria.

ETI Australia receives a service fee calculated as 27% to 28% of gross premium for the financial services it provides on behalf of Allianz. These services include preparation and distribution of the product disclosure statement and Certificate of Insurance, claims handling, medical underwriting, emergency assistance, general operating costs, finance administration costs, compliance costs, training costs and IT systems.

IF YOU HAVE A COMPLAINT

If you have a complaint, please contact the Authorised Representative. If your complaint is not resolved, please redirect it to ETI Australia which has an internal dispute resolution system designed to seek to resolve any complaints or disputes that may arise. To access it please contact ETI Australia on 1800 008 956. If you are still not satisfied after the internal dispute resolution process, you may contact the Insurance Ombudsman Service Limited for advice via phone on 1300 780 808.

HOW TO CONTACT 1 COVER

If you would like to obtain further information, please contact 1 Cover on 1300 850 840. Please retain this document for your future reference.

DATE PREPARED

This FSG is effective as at 01 August 2006 and remains valid until a further FSG is issued to replace it.

Our Product Disclosure Statement

This policy wording is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy.

ABOUT THE AVAILABLE COVERS

You can choose one of these 3 Plans:

Plan A – International Ski Cover (includes benefit sections 1 to 23);

Plan B – Australia Only Ski Cover (includes benefit sections 1, 4, 6, 11, 13, 15 to 23);

Plan C – Multi-Trip Ski Cover (includes benefit sections 1 to 23).

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About each of the available types of cover and benefits in the “**Summary of Benefits**” pages 4 to 6 and the relevant sections of the policy wording applicable to the cover you choose including any endorsements under “**Additional Options**” pages 9 to 11 (remember certain words have special meanings – see “**Words with Special Meanings**” pages 17 to 18);

- When “**We Will Not Pay**” a claim under each policy section applicable to the cover you choose and “**General Exclusions Applicable to all Sections**” pages 38 to 39 (this restricts the cover and benefits);
- “**Claims**” pages 40 to 41 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- “**Important Matters**” pages 13 to 16 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period/money back guarantee, confirmation of your cover, our privacy policy and our dispute resolution process, extension of your policy, your policy excess, when you can choose your own Doctor and when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation.)

When you apply for the policy by completing our application we will confirm with you on things such as: the period of insurance, your premium, Pre-existing Medical Conditions and travel cover options, specified personal belongings cover, excesses that will apply to you and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the Certificate of Insurance we issue to you.

The base premium we charge varies according to your risk profile (e.g. the cover type selected, the destination you are travelling to, the period of your journey, other persons to be insured etc).

You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) where applicable plus any additional charges relating to “**Additional Options**” we accept in writing and tell you about. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your Certificate of Insurance.

Please note that cover for Pre-existing Medical Conditions is subject to Mondial Assistance's consent and you should ensure a completed declaration is completed if you may have or could have a Pre-existing Medical Condition.

This policy sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

You should also read “**Claims**” pages 40 to 41 to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please contact the Travel Insurance Helpline on 1800 008 952.

RELATIONSHIP WITH YOUR INSURER

ETI Australia Pty Ltd, has been authorised by Allianz Australia Insurance Limited (the Insurer), to enter into and arrange the policy and deal with and settle any claims under it, as the agent of the Insurer, not as your agent. ETI acts under a binder which means that ETI Australia can do these things as if ETI Australia were the Insurer and is referred to as “we”, “our” and “us” in this Product Disclosure Statement.

COOLING OFF PERIOD/MONEY BACK GUARANTEE

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see “**Important Matters**” page 13 for details).

UPDATING THE PDS

Information in the PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by calling the Travel Insurance Helpline on 1800 142 070. If the update is to correct a statement or an omission, we will provide you with a new PDS or a supplementary PDS.

DATE PREPARED

This PDS is effective as at on 01 August 2006 and remains valid until a further PDS is issued to replace it.

| Summary of Benefits

This is only a Summary of the Benefits. Please read the policy wording carefully for the complete details of “We Will Pay” and “We Will Not Pay” and which types of cover are provided under each Plan. Importantly, please note that General Exclusions apply as well as limits to the cover and these are set out in the policy wording.

Section 1 CANCELLATION FEES & LOST DEPOSITS (pg. 21 to 22)

Cover for lost deposits and cancellation fees for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as:

- Sickness – Accidents – Strikes – Collisions
- Retrenchment – Natural Disasters.

Section 2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE (pg. 22)

Cover for emergency medical assistance including:

- 24 Hour Emergency Medical Assistance
- Ambulance – Medical Evacuations
- Funeral Arrangements – Messages to family
- Hospital Guarantees.

Section 3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES (pg. 23)

Cover for overseas medical treatment if you are injured or become sick overseas, including:

- Medical – Hospital – Surgical – Nursing
- Restoration of dental functions to sound and natural teeth.

Section 4 ADDITIONAL EXPENSES (pg. 24 to 25)

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

- Sickness – Accidental injury – Death

Also cover for travelling companion or relatives accommodation and travel expenses to travel to, stay near or escort you resulting from:

- Hospitalisation – Medical Evacuation.

Section 5 HOSPITAL CASH ALLOWANCE (pg. 26)

An allowance of \$50 per day if you are hospitalised whilst overseas for more than 48 continuous hours.

Section 6 ACCIDENTAL DEATH (pg. 26)

A Death Benefit is payable if you die because of accidental bodily injury sustained during your journey within 12 months of that injury.

Section 7 PERMANENT DISABILITY (pg. 27)

A Permanent Disability Benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot within 12 months of, and because of, an injury sustained during your journey.

Section 8 LOSS OF INCOME (pg. 27)

A weekly Loss of Income benefit is payable if, due to an injury sustained during your journey, you are unable to work after your return to Australia for more than 30 days.



Section 9 TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES (pg. 28)

Cover to replace costs of travel documents lost or stolen from you during your journey, such as:

- Passports – Credit Cards
- Travel Documents – Travellers Cheques.

Section 10 THEFT OF CASH (pg. 28)

Cover for the following items stolen from your person, up to \$250 for all claims combined:

- Bank Notes – Cash – Currency Notes
- Postal Orders – Money Orders.

Section 11 LUGGAGE AND PERSONAL EFFECTS (ADDITIONAL COVER OPTIONS AVAILABLE) (pg. 29 to 30)

Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items, including:

- Luggage – Spectacles
- Personal Effects – Personal Computers – Cameras.

Section 12 LUGGAGE AND PERSONAL EFFECTS DELAY ALLOWANCE (pg. 31)

An allowance to purchase essential items of clothing and other personal items following luggage delayed, misdirected or misplaced by your carrier for more than 12 hours.

Section 13 TRAVEL DELAY ALLOWANCE (pg. 32)

Cover for additional meals and accommodation expenses if your journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.

Section 14 ALTERNATIVE TRANSPORT EXPENSES (pg. 32)

Cover for additional travel expenses following transport delays to reach events such as:

- Wedding – Funeral – Conference
- Sporting Event – Pre-paid travel/tour arrangements.

Section 15 PERSONAL LIABILITY (pg. 33)

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

Section 16 RENTAL VEHICLE (pg. 34)

Cover for car excess payable on Motor Vehicle Insurance resulting from your rental vehicle being:

- Stolen – Crashed – Damaged

and/or cost of returning rental vehicle due to you being unfit.

Section 17 DOMESTIC PETS (pg. 34)

Cover for additional boarding kennel or cattery fees resulting from your delayed return home. Also veterinary fees if your pet is injured whilst you are away.

Section 18 DOMESTIC SERVICES (pg. 35)

Cover for house keeping services following injury disablement continuing upon your return home.

Section 19 EMERGENCY RESCUE (pg. 35)

Cover for emergency evacuation from the ski slopes to the nearest hospital for treatment.

Section 20 SNOW SKIING HIRE EQUIPMENT (pg. 36)

Cover for hire of alternative Snow Skiing Equipment following accidental loss, theft or breakage of your Snow Skiing equipment.

Section 21 SKI PACK (pg. 36)

Cover for the value of any unused ski pass, ski hire or tuition fees following loss or theft of your ski pass or you being unable to ski following accident or illness.

Section 22 PISTE CLOSURE (pg. 37)

Cover for travel to a alternative resort or purchase of additional ski passes if you are unable to ski your pre booked resort.

Section 23 BAD WEATHER AND AVALANCHE CLOSURE (pg. 37)

Cover for your out of pocket expenses in the event that you cancel your ski holiday due to bad weather or avalanche.

IMPORTANT NOTE:
WHERE RELEVANT ALL LIMITS ARE INCLUSIVE OF GST

| Calculating your Ski Insurance Premium

- STEP 1 **Choose your Plan type** – A, B or C.
- STEP 2 **Choose cover type** – Single, Duo or Family
- STEP 3 **Nominate your area of travel** (Plan A only)*
- STEP 4 **Select your Premium for your total journey**
- STEP 5 **Refer to Additional Options** (Pages 9 to 12)

If you are travelling to multiple destinations which have different area classifications, you should apply for cover for the area with the lowest number as this will cover travel in each of the higher area classifications.

* Please Note: 2 nights stopover in a lower geographical area outside your selected geographical area is permitted

For major destinations of: (Geographical Areas)

- | | |
|--|----------|
| USA, Hawaii, Canada, Africa, Japan, China, Hong Kong, South America & Middle East | – AREA 1 |
| Europe & UK | – AREA 2 |
| Asia (excluding China, Japan & Hong Kong) | – AREA 3 |
| S.W. Pacific, New Zealand, Papua New Guinea, Bali & Norfolk Island | – AREA 4 |

Summary of Benefits

		Plan A – International Ski Cover			Plan C – Multi-Trip Ski Cover		
Benefit Description & Policy Section		Sum Insured Single	Sum Insured Duo (per person)	Sum Insured Family	Sum Insured Single	Sum Insured Duo (per person)	Sum Insured Family
1	Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
2	Overseas Emergency Medical Assistance	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
3	Overseas Emergency Medical and Hospital Expenses – Dental (per person)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
		500	500	500	500	500	500
4	Additional Expenses	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
5	Hospital Cash Allowance	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
6	Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
7	Permanent Disability	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
8	Loss of Income	\$10,400	\$10,400	\$20,800	\$10,400	\$10,400	\$20,800
9	Travel Documents, Credit Cards & Travellers Cheques	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
10	Theft of Cash	\$250	\$250	\$250	\$250	\$250	\$250
11	Luggage and Personal Effects	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
12	Luggage and Personal Effects Delay Allowance	\$250	\$250	\$500	\$250	\$250	\$500
13	Travel Delay Allowance	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
14	Alternative Transport Expenses	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
15	Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
16	Rental Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
17	Domestic Pets	\$500	\$500	\$500	\$500	\$500	\$500
18	Domestic Services	\$500	\$500	\$500	\$500	\$500	\$500
19	Emergency Rescue	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
20	Snow Skiing Hire Equipment	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000
21	Ski Pack	\$750	\$750	\$1,500	\$750	\$750	\$1,500
22	Piste Closure	\$100/\$1,000	\$100/\$1,000	\$200/\$2,000	\$100/\$1,000	\$100/\$1,000	\$200/\$2,000
23	Bad Weather and Avalanche Closure	\$750	\$750	\$1,500	\$750	\$750	\$1,500

Benefit Description & Policy Section		Sum Insured Single	Sum Insured Duo (per person)	Sum Insured Family
Plan B – Australia Only Ski Cover				
1	Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited
4	Additional Expenses	\$50,000	\$50,000	\$100,000
6	Accidental Death	\$25,000	\$25,000	\$50,000
7	Permanent Disability	\$25,000	\$25,000	\$50,000
8	Loss of Income	\$10,400	\$10,400	\$20,800
11	Luggage and Personal Effects	\$5,000	\$5,000	\$10,000
13	Travel Delay Allowance	\$1,000	\$1,000	\$2,000
15	Personal Liability	\$5 million	\$5 million	\$5 million
16	Rental Vehicle	\$3,000	\$3,000	\$3,000
19	Emergency Rescue	\$15,000	\$15,000	\$15,000
20	Snow Skiing Hire Equipment	\$1,500	\$1,500	\$3,000
21	Ski Pack	\$750	\$750	\$1,500
22	Piste Closure	\$100/\$1,000	\$100/\$1,000	\$200/\$2,000
23	Bad Weather and Avalanche Closure	\$750	\$750	\$1,500

- Plan C – Multi-Trip Ski Cover**
Annual Cover – All trips under 14 days duration, includes family
- Worldwide or Domestic journeys
 - Accompanying spouse and children under 21 covered at no extra cost
 - Cover re-instated on the completion of each trip

| Additional Options

DUO COVER

If you are travelling with another person who is aged 21 years or over, you can save on your premium by selecting Duo cover where the Duo premium rate applies. Unlike Family cover, you are both covered as if you are insured under separate policies with Single Plan benefits per insured person.

PRE-EXISTING MEDICAL CONDITIONS COVER

What is the definition of a Pre-existing Medical Condition?

This policy does not provide cover for your Pre-existing Medical Conditions. The term Pre-existing Medical Condition has a special meaning and is defined below.

A Pre-existing Medical Condition (“PE Condition”) means:

- (a) An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; OR
- (b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor); OR
- (c) Any condition for which you take prescribed medicine; OR
- (d) Any condition for which you have had surgery; OR
- (e) Pregnancy.

Please Note: This definition applies to you, your travelling companion, any relative, or any other person.

However, this policy automatically covers some Pre-existing Medical Conditions (which must match the definition as listed below). This means you are only covered for these particular conditions:

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Allergies <ul style="list-style-type: none"> – Any of the following: Allergic Rhinitis Anaphylaxis Bee Sting Allergy Chronic Sinusitis Dermatitis Eczema Food Intolerance Hay Fever Latex Allergy Psoriasis Rhinitis Sinusitis Urticaria 2. Acne 3. Asthma – with no other Chronic Lung Disease 4. Bells Palsy – Idiopathic 5. Benign Breast Cysts 6. Benign Renal Cysts 7. Bunions 8. Carpal Tunnel Syndrome 9. Cataracts 10. Colonic Polyps 11. Congenital Blindness 12. Congenital Deafness 13. Diabetes Mellitus (Type I or II) diagnosed over 12 months ago where you do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia 14. Dry Eye Syndrome 15. Ear Grommets 16. Epilepsy <ul style="list-style-type: none"> – where you only take one (1) Anti-convulsant Medication and you have not had a Seizure in the last 12 months 17. Folate Deficiency 18. Gastric Reflux | <ol style="list-style-type: none"> 19. Glaucoma 20. Goitre 21. Hashimoto's Disease 22. Hiatus Hernia 23. Hypercholesterolaemia (High Cholesterol) <ul style="list-style-type: none"> – where you do not also suffer from a known Cardiovascular Disease and/or Diabetes 24. Hypertension (High Blood Pressure) <ul style="list-style-type: none"> – where you do not also suffer from a known Cardiovascular Disease and/or Diabetes 25. Hypothyroidism 26. Impaired Glucose Tolerance 27. Incontinence 28. Insulin Resistance 29. Iron Deficiency Anaemia 30. Macular Degeneration 31. Meniere's Disease 32. Menopause 33. Nocturnal Cramps 34. Ovarian Cysts 35. Pernicious Anaemia 36. Plantar Fasciitis 37. Pregnancy up to 26 weeks gestation where no complications exist relating to this pregnancy, it is not a multiple pregnancy, and the pregnancy is not the result of assisted reproductive programs 38. Raynaud's Disease 39. Solar Keratosis 40. Trans Urethral Resection of the Prostate (TURP) 41. Trigeminal Neuralgia 42. Trigger Finger 43. Vitamin B12 Deficiency |
|--|---|

PRE-EXISTING MEDICAL CONDITIONS NOT LISTED ON PAGES 9 TO 10

You are not covered under this policy for any Pre-existing Medical Conditions other than those listed on pages 9 to 10. You are not covered at all for any claim you make which arises from a Pre-existing Medical Condition suffered by:

- You or a member of your travelling party except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 9 to 10.
- Any relative, unless that relative is hospitalised or dies in Australia, after the policy is issued and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death. The most we will pay in respect of all claims under all Sections of the policy in these circumstances is \$2,000 for a Single Plan, and \$4,000 for a Family Plan.

POLICY EXCESS AMOUNTS

For international policies, a NIL excess applies to sections 2, 4, 5, 6, 7, 8, 12, 13, 14, 17 & 18. However, for all other sections, the following policy excesses apply, plus any other excess amounts we tell you about in writing.

Please Note: The \$100 excess can be removed by paying an additional premium of \$25. For Australian travel only policies, no excess applies.

AGE LIMITS AS AT DATE OF CERTIFICATE ISSUE

Plans A, B & C – for travellers under 66 years of age.

SPECIFIED PERSONAL BELONGINGS COVER

Cover for unspecified items is limited to:

Computer/Video/Camera: \$3,000 each item

Other Items: \$750 each item.

The maximum benefit payable under section 11 for damage or permanent loss of unspecified Luggage and Personal Effects is the amount nominated on the Plan selected for all claims combined. Additional cover can be purchased for specified items (excluding jewellery) up to a total amount of \$5,000 by paying an additional premium. The premium is \$40 per \$1000 or part thereof, receipts and/or valuations need to be provided.

Specified Personal Belongings Cover is not available for Plan C.

Please Note: The "General Exclusions Applicable to all Sections" of the policy applies regardless of the limit of Additional Luggage and Personal Effects Cover purchases.

| Ski Insurance Policy Wording

ABOUT THIS POLICY WORDING

This policy wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read the "Important Matters" section on pages 13 to 16.

This policy wording, together with the Certificate of Insurance and any written endorsements written by us together make up your contract with the Insurer. Please retain these documents in a safe place.

HOW TO TAKE OUT YOUR POLICY

Once you have selected your Plan and level of cover, paid the premium shown and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

WHO IS YOUR INSURER

This policy is issued and underwritten by Allianz Australia Insurance Limited (the Insurer) ABN 15 000 122 850, AFSL 234708, 2 Market Street, Sydney 2000.

WHO IS ETI AUSTRALIA

ETI Australia Pty Ltd is authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as agent of Allianz, not as your agent. ETI acts under a binder which means that ETI Australia can do these things as if ETI were the the Insurer and is referred to as "we", "our" and "us" in this policy wording.

WHO IS MONDIAL ASSISTANCE

Mondial Assistance has been appointed to administer all emergency assistance services and benefits of this insurance. You may contact Mondial Assistance in an emergency 24 hours a day, 7 days a week.

JURISDICTION AND CHOICE OF LAW

This contract of insurance 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.

| Important Matters

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

WHO CAN PURCHASE THIS POLICY?

Under Plans A, B & C cover is available for citizens or residents of Australia.

COOLING OFF PERIOD/MONEY BACK GUARANTEE

If you decide that you do not want this policy, you may cancel it within 14 days after the issue of the Certificate of Insurance to you. You will be given a full refund of the premium you paid, provided you have not started your journey and you do not wish to make a claim or to exercise any other right under the policy. After this period you can still cancel your policy but we will not refund any part of your premium if you do.

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), please call 1 Cover on 1300 850 840.

YOUR DUTY OF DISCLOSURE

Before you enter into this policy, the Insurance Contracts Act 1984 (Cth) requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your policy.

You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

WHO DOES THE DUTY APPLY TO?

Everyone who is insured under the policy must comply with the duty of disclosure.

WHAT HAPPENS IF YOU OR THEY BREACH THE DUTY?

If you or they do not comply with the duty of disclosure, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry.

For more information on the Code, or if you have an enquiry or complaint relating to your policy contact Client Services on 1800 008 956. Please contact Client Services if you believe we have let you down in our service or in any other way.

DISPUTE RESOLUTION PROCESS

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers please contact Mondial Assistance on 1800 008 956.

We will respond to your complaint within 15 business days, provided we receive all necessary information and have completed any investigation required. If we need more time, we will agree on a reasonable alternative timeframe. We will keep you informed of the progress of our response to your complaint.

When we provide our response we will also provide information on how our response can be reviewed by a different employee, who has appropriate experience, knowledge and authority. If you want our response reviewed we will treat the matter as a dispute and provide you with the contact details of our employee, who will respond in writing within 15 business days (provided we receive all necessary information and have completed any investigation required). If we need more time, we will agree on a reasonable alternative timeframe, failing which you can report your concerns to the Insurance Ombudsman Service Ltd (IOS). We will keep you informed of the progress of our review at least every 10 business days.

We will give you reasons for our decision.

If this does not resolve the matter, you may contact the IOS, the industry's independent complaints scheme:

Insurance Ombudsman Service Limited

PO Box 561, Collins Street West, Melbourne VIC 8007

Phone: 1300 780 808 (National Toll Free)

Phone: (03) 9613 6300 Fax: (03) 9621 2060.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects unsupervised in a public place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public place" see pages 17 to 18).

IN THE EVENT OF A CLAIM:

IMMEDIATE NOTICE should be given (see Contact Details on back cover).

PLEASE NOTE: FOR CLAIMS PURPOSES, EVIDENCE OF THE VALUE OF THE PROPERTY INSURED OR THE AMOUNT OF ANY LOSS MUST BE KEPT.

CLAIMS PROCESSING

We will process your claim within 10 business days of us receiving a completed claim form and all necessary documentation.

If we need additional information, a written request will be sent to you within 10 business days.

PRIVACY NOTICE

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes the Authorised Representative) collect personal information from you and others (including those authorised by you such as your Doctors, hospitals and persons whom we consider necessary).

Any personal information you provide is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in Australia or overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

When you give personal information about other individuals, we rely on you to make them aware:

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

We rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us or our agents before you provide the relevant information.

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

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

EXTENSION OF YOUR POLICY

See Your Period of Cover on page 20. You may extend your policy if you find that your return to Australia has been delayed because of one or more of the following:

- If a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or luggage, is delayed; or
- If the delay is due to a reason for which you can claim under your policy, cover will be extended free of charge subject to our approval in writing.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this.

An extension of cover is not provided for Pre-existing Medical Conditions previously accepted by us in writing and/or for any conditions you suffered during the term of your original policy or if you are aged 76 years and over at time of extension or where you have not advised us of any circumstances that have or may give rise to a claim under your original policy.

We will not extend cover beyond maximum 12 months term of cover.

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you, unless you are treated under a reciprocal health agreement, refer to page 15.

You must, however, advise us of your admittance to hospital or your intended early return to Australia based on medical advice.

To ensure cover you must follow set instructions from us or the Mondial Assistance medical team.

If you do not get the medical treatment you expect, we can assist you but we and/or the Authorised Representative, are not liable for anything that results from that advice.

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

For emergency assistance anywhere in the world at any time, Mondial 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 Mondial Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us. (See pages 22 to 23).

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

EXCESS

The excess which will apply to your policy is the amount shown in the Certificate of Insurance or such other amount that we tell you about in writing before the Certificate of Insurance is issued to you or as specified on page 11 under the heading “**Policy Excess Amounts**”.

We are entitled to deduct the excess from some claims under your policy unless you have paid an additional amount to buy out your excess.

| Words with Special Meanings

Some words in your policy that have special meanings are defined here.

“**Arises**” or “**Arising**” means directly or indirectly arising or in any way connected with.

“**Dependant**” means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the journey.

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

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

“**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.

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

“**Journey**” means the time from when you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

“**Locked Storage Compartment**” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

“**Luggage and Personal Effects**” means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

“**Medical Adviser**” means a qualified Doctor of Medicine or Dentist registered in the place where you received medical services.

“**Normally earn**” means:

- If you are an employee, your average weekly base rate after tax over the 12 months before your journey began.
- If you are not an employee, your average weekly income from personal exertion after deducting income and all tax deductible expenses over the twelve months before your journey. However, if you have not been working continuously for that period, it means the average for the time you were working continuously.

“**Open Water Sailing**” means sailing more than 10 nautical miles off any land mass.

“**Pandemic**” means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

“**Pre-existing Medical Condition**” means:

- a)** An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; OR
- b)** A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor); OR
- c)** Any condition for which you take prescribed medicine; OR
- d)** Any condition for which you have had surgery; OR
- e)** Pregnancy.

NOTE: THIS DEFINITION APPLIES TO YOU, YOUR TRAVELLING COMPANION OR ANY RELATIVE

“**Public Place**” means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

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

“**Relative**” means any of the following who are under the age of 86 years and are resident in Australia: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, daughter-in-law, son-in-law, stepson, stepdaughter, sister, sister-in-law, brother, brother-in-law, grandchild, grandparent, step-parent, or guardian.

“**Sick**” or “**Sickness**” means a medical condition, not being an injury, which first occurs during your period of cover.

“**Travelling Companion**” means a person with whom you have made arrangements to travel with you for at least 75% of your journey before you entered into your policy.

“**Unsupervised**” means:

- leaving your Luggage and Personal Effects with a person you have not previously met;
- leaving it in a position where it could reasonably be taken without your knowledge; or
- leaving it at such a distance from you that you are unable to prevent it from being taken.

“**We**”, “**Our**” and “**Us**” means the Insurer of your policy, Allianz Australia Insurance Limited, or its agent ETI Australia Pty Ltd.

“**You**” and “**Your**” means the person whose name is set out on your Certificate of Insurance and everyone else who is covered under your policy.

| Your Policy Cover

YOUR CHOICES

Under the policy, you choose the cover you require based on your travel arrangements:

- Whether you want the Single, Duo or Family cover – this depends on who you want to be insured; and
- Whether you want Plan A, B or C – this depends on the type of cover you want.

COVER TYPE

You can choose one of the following cover types:

Single Plan – Covering you and your Dependants listed as covered on your Certificate of Insurance.

Duo Plan – Covering you and your travelling companion listed as covered on your Certificate of Insurance and intending to travel with you on your journey. Duo cover does not provide cover for Dependants. We issue one Certificate of Insurance. You are both covered as if you are each insured under separate policies with single cover benefits per insured person.

Family Plan – Covering you and the members of your family who go with you on your journey listed as covered on your Certificate of Insurance.

The only members of your family who can be included are your spouse, your legally recognised de facto, your children and your grandchildren. However, all children and grandchildren must be dependant and under 21.

The limits on your cover for Family Plans apply to the total of all claims combined made by you and/or members of your family under the policy, whether the claim is in respect of you or any member of your family covered under the Family Plan.

PLAN BENEFITS

Cover for Plans A or B for any loss you suffer must occur in the geographical area that applies to the Plan selected by you. However, stopovers of 2 nights outside of your selected geographical area are permitted.

| **Plan A International Ski** covers the Benefit types detailed in: Sections 1 – 23.

| **Plan B Australia Only Ski** covers the Benefits detailed in:

- Section 1 – Cancellation Fees and Lost Deposits
- Section 4 – Additional Expenses
- Section 6 – Accidental Death
- Section 7 – Permanent Disability
- Section 8 – Loss of Income
- Section 11 – Luggage and Personal Effects
- Section 13 – Travel Delay Allowance
- Section 15 – Personal Liability
- Section 16 – Rental Vehicle
- Section 17 – Domestic Pets
- Section 18 – Domestic Services
- Section 19 – Emergency Rescue
- Section 20 – Snow Skiing Hire Equipment
- Section 21 – Ski Pack
- Section 22 – Piste Closure
- Section 23 – Bad Weather and Avalanche Closure

| **Plan C Multi-Trip Ski** covers Plan C benefits (Sections 1 to 23) whilst travelling internationally and (Sections 1, 4, 6 to 23) whilst travelling in Australia which involves an interstate destination or intrastate destination (minimum of 250kms from home). Cover is not available for travellers aged 65 years and over.

To find out more about the cover that applies to your Plan, refer to sections “**We Will Pay**” and “**We Will Not Pay**”.

YOUR PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of the policy. The period you are insured for is set out in the Certificate.

However:

- Cover for cancellation fees and lost deposits begins from the time the policy is issued.
- Cover for all other sections applies during the period of cover set out on your Certificate.

The maximum period of cover for any one journey under Plan C Multi-Trip Ski cover is 90 days.

| Your Policy Wording

I CANCELLATION FEES AND LOST DEPOSITS

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

1.1 WE WILL PAY

- a]** We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you or outside your control.
- b]** We will pay the cancellation fees of travel agent's up to \$1,500 Single Policy or \$3,000 Family Policy when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation, but we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.
- c]** We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of your air ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control. We calculate the amount we pay you by multiplying:
- The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution; and
 - The total value of points lost divided by the total value of points used to obtain the ticket.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

1.2 WE WILL NOT PAY

We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, abandoned or shortened. Nor will we pay if your cancellation fees or lost deposits arise because of:

- a]** The death or sickness of your travelling companion or relative, if the death or sickness is as a result of a Pre-existing Medical Condition except as specified under the heading “Pre-existing Medical Conditions Cover” on pages 9 to 10.
- b]** You or your travelling companion changing Plans.
- c]** Any business, financial or contractual obligations. This exclusion does not apply to claims where:
- you or a member of your travelling party are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy; or
 - where you are a full-time permanent employee and prearranged leave is cancelled by your employer.
- d]** Prohibition or regulation by any Government.
- e]** A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f]** Delays or rescheduling by a bus line, airline, shipping line or rail authority.

- g] The financial collapse of any transport, tour or accommodation provider.
- h] The mechanical breakdown of any means of transport.
- i] If your claim arises directly or indirectly from an act or threat of terrorism.
- jj] The death, injury or sickness of any person who resides outside of Australia.
- k] Where you are a full-time permanent employee and pre-arranged leave is cancelled by your employer.
- l] Your claim arises directly or indirectly from an Epidemic or Pandemic.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES

You have this cover if you choose Plan A or C. (Nil Excess)

Mondial Assistance will help you with any overseas medical emergency. You may contact Mondial Assistance anytime 7 days a week.

2.1 MONDIAL ASSISTANCE will arrange for the following assistance services if you injure yourself overseas or become sick there:

- a] Access to a Medical Adviser for emergency medical treatment whilst overseas.
- b] Any messages which need to be passed on to your family or employer in the case of an emergency.
- c] Provide any written guarantees for payment of reasonable expenses for emergency hospitalisation whilst overseas.
- d] Your medical transfer or evacuation if Mondial Assistance advises that you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to Australia with appropriate medical supervision.
- e] For the return to Australia of your dependant children if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an injury or a sickness during your journey, we will pay for the reasonable cost of either a funeral or cremation overseas and/or of bringing your remains back to your usual home in Australia. The maximum amount we will pay is \$15,000 for all claims combined.

The most we will pay under this section for all claims combined made under items A. – E. above is shown under the Table of Benefits for the Plan you have selected.

2.2 WE WILL NOT PAY

- a] We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by Mondial Assistance.
- b] We will not pay if you decline to promptly follow the medical advice of Mondial Assistance and we will not be responsible for subsequent medical, hospital or evacuation expenses.
- c] We will not pay for medical evacuation or the transportation of your remains from Australia to an overseas country.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES

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

3.1 WE WILL PAY

We will reimburse the reasonable medical or hospital expenses you incur until you get back to Australia if you injure yourself overseas, or become sick there.

- a] The medical or hospital expenses must have been incurred on the advice of a Medical Adviser.
- b] You must make every effort to keep your medical or hospital expenses to a minimum. If we determine that you should return home to Australia for treatment and you do not agree to do so then we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- c] 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.

In Addition

We will also pay the cost of emergency dental treatment up to a maximum amount of \$500 per person per trip for dental costs incurred which the treating Dentist certifies in writing is for the relief of sudden and acute pain.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

3.2 WE WILL NOT PAY

We will not pay for expenses:

- a] Arising from Pre-existing Medical Conditions except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 9 to 10.
- b] When you have not notified Mondial Assistance as soon as practicable of your admittance to hospital.
- c] After 2 weeks treatment by a Chiropractor, Physiotherapist or Dentist unless approved by Mondial Assistance.
- d] If you do not take the advice of Mondial Assistance.
- e] If you have received medical care under a reciprocal national health scheme. Reciprocal Health Agreements are in place with the following countries: Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f] For damage to dentures, dental prostheses, bridges or crowns.
- g] Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 ADDITIONAL EXPENSES

You have this cover if you choose Plan A, B or C. (Nil Excess)

4.1 WE WILL PAY BECAUSE OF HEALTH PROBLEMS

We will reimburse any reasonable additional accommodation and travel expenses if you cannot travel because of an injury or sickness which needs immediate treatment from a Medical Practitioner who certifies that you are unfit to travel.

We will also reimburse your reasonable additional accommodation and travel expenses for you to be with your travelling companion if he or she cannot continue their journey for the same reason.

We will also reimburse the reasonable accommodation and travel expenses of your travelling companion or a relative to travel to you, stay near you or escort you, if you are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Mondial Assistance.

In Addition

- a] If you shorten your journey and return to Australia on the advice of a Medical Adviser approved by us, we will reimburse the reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- b] If, during your journey, your travelling companion or a relative of either of you dies unexpectedly, is disabled by an injury or becomes seriously sick and requires hospitalisation, we will reimburse the reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.
- c] If you return to your home in Australia because, during your journey, a relative of yours dies unexpectedly or is hospitalised following a serious injury or a sickness, we will reimburse you up to \$3,000 for the Single Plan, \$3,000 for the Duo Plan per person and \$6,000 for the Family Plan towards return airfares if you are able to resume your journey, but only if more than 14 days remain of the period of your journey on your Certificate of Insurance.
- d] However, if you do not have a return ticket booked to Australia before you were injured or became sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.
- e] Wherever claims are made by you under this Section and Section 1 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.

WE WILL ALSO PAY FOR THE OTHER FOLLOWING REASONS:

We will reimburse your reasonable additional travel and accommodation expenses if a disruption to your journey arises from the following reasons.

- a] Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil commotion, weather or natural disaster.
- b] You unknowingly break any quarantine rule.
- c] You lose your passport, travel documents or credit cards or they are stolen.
- d] An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
- e] Your home in Australia is rendered uninhabitable by fire, explosion, earthquake or flood.

The most we will pay under this section for all claims combined is:
Single Plan – \$50,000 (Maximum benefit)
Duo Plan – \$50,000 (Maximum benefit per person)
Family Plan – \$100,000 (Maximum Benefit)

4.2 WE WILL NOT PAY

- a] We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled or disrupted or delayed.
- b] We will not pay if the death, injury or sickness of a relative is a result of a Pre-existing Medical Condition except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 9 to 10.
- c] We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- d] We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e] We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f] We will not pay if you operate a rental vehicle in breach of the rental agreement.
- g] We will not pay as a result of you or your travelling companion changing Plans.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 HOSPITAL CASH ALLOWANCE

You have this cover if you choose Plan A or C. (Nil Excess)

5.1 WE WILL PAY

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

However, no matter how long you are in hospital, the most we will pay under this section for all claims combined is:
Single Plan – \$5,000 (Maximum benefit)
Duo Plan – \$5,000 (Maximum benefit per person)
Family Plan – \$10,000 (Maximum benefit)

5.2 WE WILL NOT PAY

- a] We will not pay for the first 48 continuous hours you are in hospital.
- b] We will not pay if you cannot claim for overseas medical expenses in section 3.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

6 ACCIDENTAL DEATH

You have this cover if you choose Plan A, B or C. (Nil Excess)

6.1 WE WILL PAY

We will pay the death benefit, to the estate of the deceased, if:

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

The limit we will pay for the death of any one accompanying Dependant is \$5,000.

The limit for the death of one person, under the Family Plan who is not an accompanying Dependant is the sum insured for the single benefit as per the plan selected.

The most we will pay under this section for all claims combined is:
Single Plan – \$25,000 (Maximum benefit)
Duo Plan – \$25,000 (Maximum benefit per person)
Family Plan – \$50,000 (Maximum benefit)

6.2 WE WILL NOT PAY

We will not pay for death caused by suicide or for any other reason other than caused by accidental bodily injury as defined.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

7 PERMANENT DISABILITY

You have this cover if you choose Plan A, B or C. (Nil Excess)

7.1 WE WILL PAY

We will pay if:

- you are injured during your journey; and
- because of the injury, become permanently disabled within 12 months of the injury.

Permanently disabled means:

- a] you have totally lost any of the following:
 - all of the sight in one or both eyes;
 - the use of a hand or foot at or above the wrist or ankle; and
- b] the loss is for at least 12 months and, in our opinion after consultation with an appropriate Medical Specialist, will continue indefinitely.

The limit for the permanent disability of one person under a Family Plan is the sum insured for the single benefit as per the Plan selected and the most we will pay for any one Dependant is \$5,000.

The most we will pay under this section for all claims combined is:
Single Plan – \$25,000 (Maximum benefit)
Duo Plan – \$25,000 (Maximum benefit per person)
Family Plan – \$50,000 (Maximum benefit)

7.2 WE WILL NOT PAY

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

8 LOSS OF INCOME

You have this cover if you choose Plan A, B or C. (Nil Excess)

8.1 WE WILL PAY

- a] If you are injured during your journey and become disabled within 30 days because of the injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you what you normally earn.
- b] We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

We will pay up to the following amounts for up to 6 months:

Single Plan	– Up to \$400 per week (Maximum benefit \$10,400)
Duo Plan	– Up to \$400 per week (Maximum benefit \$10,400 per person)
Family Plan	– Up to \$800 per week (Maximum benefit \$20,800)

8.2 WE WILL NOT PAY

We will not pay for the first 30 days of your disablement from the time you return to Australia.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

9 LOSS OF TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES

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

9.1 WE WILL PAY

- a] We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your journey.
- b] We will also cover loss resulting from the fraudulent use of any credit card held by you following the loss of the card during your journey.
- c] We will only cover those amounts not covered by any guarantee given by the bank or issuing company to you as the cardholder covering such losses.

The most we will pay under this section for all claims combined is:
Single Plan – \$5,000 (Maximum benefit)
Duo Plan – \$5,000 (Maximum benefit per person)
Family Plan – \$10,000 (Maximum benefit)

9.2 WE WILL NOT PAY

- a] We will not pay if you:
 - do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
 - you cannot prove that you made a report to the above relevant persons by providing us with a written statement from them.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

10 THEFT OF CASH, BANK NOTES, CURRENCY NOTES, POSTAL ORDERS OR MONEY ORDERS

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

10.1 WE WILL PAY

The most we will pay is \$250 for all claims combined under the Single, Duo or Family Plans for any cash, bank notes, currency notes, postal orders or money orders stolen from your person.

10.2 WE WILL NOT PAY

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

11 DAMAGE OR PERMANENT LOSS OF LUGGAGE AND PERSONAL EFFECTS

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

11.1 WE WILL PAY

- a] We will reimburse the repair cost, or loss, of any Luggage and Personal Effects which are stolen or accidentally lost or damaged but we can reduce any amount we pay having regard to depreciation and wear and tear.
- b] No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your journey. We decide what is to be allowed for depreciation and wear and tear. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.
- c] For any item, pair or related set of items, for example but not limited to:
 - A camera, lenses (attached or not), tripod and accessories; or
 - A matched or unmatched set of golf clubs, golf bag and buggy,
 - A matching pair of earrings, are considered as only one item for this purpose.

We will pay up to:

- \$3000 for personal computers, video recorders or cameras.
 - \$750 for all other unspecified items.
- d] We do however pay in addition to the above limits, up to \$5,000 for all claims combined, in relation to items that you have specified on the "Additional Luggage Cover" section of the application form and paid an additional premium for.
 - e] For any item, we will not pay, in any event, more than what you paid for it.
 - f] Luggage and Personal Effects left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked compartment and forced entry is made. No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment or overnight. The most we will pay if your Luggage and Personal Effects are stolen from the locked storage compartment of an unoccupied vehicle is \$200 for each item and \$2,000 in total for all stolen items, even if you have purchased additional cover.

Subject to lesser limits where specified, the most we will pay under this section for all Luggage and Personal Effects claims combined, during your journey is:

Single Plan – \$5,000 (Maximum benefit)
Duo Plan – \$5,000 (Maximum benefit per person)
Family Plan – \$10,000 (Maximum benefit)

We will also pay up to the limits for any specified personal belongings cover purchased.

11.2 WE WILL NOT PAY

We will not pay a claim in relation to your Luggage and Personal Effects if:

- a] You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made a report by providing us with a written statement from whoever you reported it to.
- b] Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- c] The loss, theft of or damage is to or of bicycles.
- d] The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- e] The loss, theft or damage is to watercraft of any type (other than surfboards).
- f] The Luggage and Personal Effects was being sent unaccompanied or under a freight contract.
- g] The loss of, or damage arises from any process of cleaning, repair or alteration.
- h] The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] The Luggage and Personal Effects was left unsupervised in a public place or left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.
- j] The Luggage and Personal Effects have an electrical or mechanical breakdown.
- k] The Luggage and Personal Effects is 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.
- l] 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 and fair wear and tear).
- m] The loss or damage to sporting equipment whilst in use (including surfboards).

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

12 LUGGAGE AND PERSONAL EFFECTS DELAY ALLOWANCE

You have this cover if you choose Plan A or C. (Nil Excess)

12.1 WE WILL PAY

We will reimburse up to the sum insured as per the Plan selected for all claims combined if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the carrier for more than 12 hours, and in our opinion it was reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the carrier who was responsible for your Luggage and Personal Effects being delayed, misdirected or misplaced.

We will deduct any amount we pay you under this benefit for any subsequent claim for lost Luggage and Personal Effects.

The most we will pay under this section for all claims combined is:

Single Plan – \$250 (Maximum benefit)

Duo Plan – \$250 (Maximum benefit per person)

Family Plan – \$500 (Maximum benefit)

12.2 WE WILL NOT PAY

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed up to the limit of your cover.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

13 TRAVEL DELAY ALLOWANCE

You have this cover if you choose Plan A, B or C. (Nil Excess)

13.1 WE WILL PAY

We will reimburse your reasonable additional meals and accommodation expenses if a disruption to your journey, for at least 6 hours, arises from circumstances outside your control:

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

The most we will pay under this section for all claims combined is:

Single Plan – \$1,000 (Maximum benefit)

Duo Plan – \$1,000 (Maximum benefit per person)

Family Plan – \$2,000 (Maximum benefit)

13.2 WE WILL NOT PAY

We will not pay if a disruption to your journey arises from any of the following reasons:

- a] If you can claim your additional meals and accommodation expenses from anyone else.
- b] The financial collapse of any transport, tour or accommodation provider
- c] If your claim arises directly or indirectly from an act or threat of terrorism.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

14 ALTERNATIVE TRANSPORT EXPENSES

You have this cover if you choose Plan A or C. (Nil Excess)

14.1 WE WILL PAY

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

We decide which expenses are reasonable, and the most we will pay under this section for all claims combined is:

Single Plan – \$5,000 (Maximum benefit)

Duo Plan – \$5,000 (Maximum benefit per person)

Family Plan – \$10,000 (Maximum benefit)

14.2 WE WILL NOT PAY

- a] We will not pay if cancellation, delay, shortening or diversion of your scheduled transport arises from the financial collapse of any transport, tour or accommodation provider.
- b] We will not pay if your claim arises directly or indirectly from an act or threat of terrorism.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

15 PERSONAL LIABILITY

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

15.1 WE WILL PAY

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

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

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

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

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

15.2 WE WILL NOT PAY

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

- a] Bodily injury to you, your travelling companion, or to a relative or employee of either of you;
- b] Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your relative, or your travelling companion, or to an employee of either of you;
- c] Something arising out of the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d] Something arising out of the conduct of a business, profession or trade;
- e] Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or Fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f] Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g] Disease that is transmitted by you;
- h] Any relief or recovery other than monetary amounts;
- i] Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- j] Anything that is covered under any other insurance policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy;
- k] Assault and/or battery committed by you or at your direction; or
- l] Conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

16 RENTAL VEHICLE

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

16.1 WE WILL PAY

We will reimburse you for the rental vehicle insurance excess or the cost of repairing the vehicle, whichever is lower, if you rent a vehicle from a rental company and it is involved in a motor vehicle accident and you are the driver or the vehicle is stolen during the journey. You must provide a copy of the repair account and/or quote.

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

In addition, we will pay up to \$500 for the cost of returning your rental vehicle to the nearest depot if your attending registered Medical Practitioner or Dentist certifies in writing that you are unfit to do so during your journey.

We will pay under this section up to \$3,000 for all claims combined.

16.2 WE WILL NOT PAY

We will not pay a claim involving the theft or damage to your rental vehicle if the claim arises directly or indirectly from:

- a] You operate a rental vehicle in violation of the rental agreement.
- b] You using the rental vehicle while affected by alcohol or any other drug in a way that is against the law of the place you are in.
- c] You using a rental vehicle without a licence for the purpose that you were using it.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

17 DOMESTIC PETS

You have this cover if you choose Plan A or C. (Nil Excess)

17.1 WE WILL PAY

- a] We will reimburse you up to \$25 for each 24 hour period in respect of additional kennel or boarding cattery fees for domestic dogs and cats owned by you if you are delayed beyond your original return date due to an event covered under this policy.
- b] We will reimburse you up to \$500 if your pet suffers an injury during your trip and requires veterinary treatment that at the time of the injury, provided your pet at the time of the injury was in the care of a relative, friend or boarding kennel.

The most we will pay under this section for all claims combined is:

Single Plan – \$500 (Maximum benefit)

Duo Plan – \$500 (Maximum benefit)

Family Plan – \$500 (Maximum benefit)

17.1 WE WILL NOT PAY

- a] Any kennel or boarding cattery fees incurred outside of Australia

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

18 DOMESTIC SERVICES

You have this cover if you choose Plan A or C. (Nil Excess)

18.1 WE WILL PAY

- a] If you are injured during your journey and become disabled as a result of the injury and the disablement continues after your return to Australia we will reimburse you up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that you are unable to fully perform yourself.

The most we will pay under this section for all claims combined is:

Single Plan – \$500 (Maximum benefit)

Duo Plan – \$500 (Maximum benefit)

Family Plan – \$500 (Maximum benefit)

18.2 WE WILL NOT PAY

- a] We will not pay if you do not have a medical certificate confirming your disablement and verifying the need for housekeeping services necessary whilst disabled.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

19 EMERGENCY RESCUE

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

19.1 MONDIAL ASSISTANCE will arrange for the following assistance services if you injure yourself whilst on the ski slope:

- a] Your medical transfer or evacuation if Mondial Assistance advises that you must be transported to the nearest hospital for emergency medical treatment.

The most we will pay under this section for all claims combined made under items A. to E. above is shown under the Table of Benefits for the Plan you have selected.

19.2 WE WILL NOT PAY

- a] If you were bobsleighbing, snow rafting, para-penting, heli-skiing, ski acrobatics, ski joreing and 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.
- b] In resorts that do not have skiing facilities above 1000 metres above sea level.
- c] If your claim arises outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

20 SNOW SKIING HIRE EQUIPMENT

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

20.1 WE WILL PAY

We will pay for the costs of hiring alternative snow skiing equipment following:

- a] accidental loss, theft or breakage of your snow skiing equipment and for which a claim has been accepted by us.
- b] the misdirection or delay of your snow skiing equipment for a period more than 24 hours.

The maximum amount we will pay for all claims combined under this section is shown under the Schedule of Benefits for the Plan you have selected.

20.2 WE WILL NOT PAY

- a] If you were bobsleighbing, snow rafting, para-penting, heli-skiing, ski acrobatics, ski joreing and 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.
- b] In resorts that do not have skiing facilities above 1000 metres above sea level.
- c] If your claim arises outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

21 SKI PACK

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

21.1 WE WILL PAY

If as a result of your injury or illness during the period of the journey you are unable to utilise the full duration of your pre-booked and pre-paid ski pack, we will reimburse you the irrecoverable cost of the unused proportion for each insured person.

Ski pack consists of ski school, ski hire and lift pass.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

21.2 WE WILL NOT PAY

- a] In resorts that do not have skiing facilities above 1000 metres above sea level.
- b] If your claim arises outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

22 PISTE CLOSURE

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

22.1 WE WILL PAY

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

We will pay for either:

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

The most we will pay under this section for all claims combined is:
Single Plan – \$1000 (Maximum benefit)
Duo Plan – \$1000 (Maximum benefit)
Family Plan – \$2000 (Maximum benefit)

22.2 WE WILL NOT PAY

- a] In resorts that do not have skiing facilities above 1000 metres above sea level.
- b] If your claim arises outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

23 BAD WEATHER AND AVALANCHE CLOSURE

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

23.1 WE WILL PAY

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

It is a condition of this section that:

- You get a written statement from the appropriate authority confirming the reason for the delay was related to either an avalanche or bad weather and how long it lasted.

23.2 WE WILL NOT PAY

- a] If you were bobsledding, snow rafting, para-penting, heli-skiing, ski acrobatics, ski joring and 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.
- b] In resorts that do not have skiing facilities above 1000 metres above sea level.
- c] If your claim arises outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 38 AND 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

General Exclusions Applicable to all Sections

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

General

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim arises from consequential loss of any kind.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored Fund, Plan, or Medical Benefit Scheme, or any other similar type legislation required to be effected by or under a law.
6. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
7. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim arises from a government authority confiscating, detaining or destroying anything.
9. Your claim arises from being in control of a motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current motorcycle licence valid for the country you are travelling in.
10. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - against travel to a particular country or parts of a country;
 - of a strike, riot, bad weather, civil commotion or contagious disease;
 - of a likely or actual Epidemic or Pandemic (such as H5N1 Avian influenza);
 - of a threat of an Epidemic or Pandemic (such as H5N1 Avian influenza) that requires the closure of a country borders;
 - of an Epidemic or Pandemic that results in you being quarantined;and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning). Please refer to www.who.int for further information.
11. Your claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
12. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
13. Your claim arises from biological and or chemical material, substance, compound or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.

Medical

14. Your claim arises from Pre-existing Medical Conditions except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 9 to 10.
15. Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
16. Your claim arises directly or indirectly from any terminal illness that was diagnosed prior to the policy being issued.
17. Your claim arises out of pregnancy, childbirth or related complications after 26 weeks of pregnancy and/or any medically assisted conception.
18. Your claim arises out of pregnancy, childbirth or related complications up to 26 weeks of pregnancy unless you did not know you were pregnant when you commenced your journey. In any event we will not cover any expenses associated with or consequent upon the birth of a child.
19. Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
20. Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the journey.
21. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
22. Your claim arises from suicide or attempted suicide.
23. Your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
24. You were affected by alcohol or drugs, unless the drugs were prescribed by a Medical Adviser, at the time when the thing about which you are making the claim happened.

Sports and Leisure

25. Your claim arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
26. Your claim arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
27. Your claim arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

| Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by our Client Services department and posting to the address shown on the claim form.

If the claim form is not fully completed by you, we cannot process your claim. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership.

If required we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.

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

- For medical, hospital or dental claims, contact RACV Assist as soon as practicable.
- For damage or permanent loss of your luggage and personal effects, report it immediately to the police and obtain a written notice of your report.
- 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.
- Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

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

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

DEPRECIATION

Depreciation will be applied to claims for lost luggage and personal effects at such rates as reasonably determined by ETI Australia.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

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

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone other than under an insurance policy in relation to a loss or expense covered under this policy and they do not pay you the full amount of your claim, we will make up the difference. You must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other Insurer. You must give us any information we reasonably ask for to help us make a claim from your other Insurer.

SUBROGATION

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

RECOVERY

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

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

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

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you. If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

BUSINESS TRAVELLERS – HOW GST AFFECTS 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.

TRAVEL WITHIN AUSTRALIA ONLY

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

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud. All information will be treated as confidential and protected to the full extent under law. Report insurance fraud by calling 1800 453 937.

HEALTH TIPS

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks:

www.cdc.gov or www.who.int

BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

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

TIPS FOR LONG DISTANCE TRAVELLERS

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

The Three R's of Travel Vaccination

ROUTINE VACCINATIONS (childhood or adult vaccinations)

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

REQUIRED VACCINATIONS

For instance when crossing international borders certain vaccinations are required.

- Yellow Fever
- Cholera
- Meningococcal

RECOMMENDED VACCINATIONS

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

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

Please see your doctor to identify your specific needs.



Client Services enquiries contact

1800 008 956 (within Australia)

Claims enquiries contact

1300 726 945 (within Australia)

24 hour emergency assistance call

Mondial Assistance

+61 7 3360 0549 (reverse charge from overseas)

1800 008 956 (within Australia)

Sales enquiries contact

1300 850 840 (within Australia)

www.ski-insurance.com.au

This insurance is arranged and managed by ETI Australia Pty Ltd, a company of the Mondial Assistance Group
AFS Licence No 245631
ABN 52 097 227 177
PO Box 162, Toowong QLD 4066

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