

Effective date 17 May 2017

Combined Financial Services Guide and Product Disclosure Statement (including policy wording).

ABOUT THIS DOCUMENT

YOUR INSURER

Your travel insurance **policy** is insured by Certain Underwriters at Lloyd's (the **insurer**). **1Cover** issues the **policy** to you and handles claims as an agent for the **insurer**.

EMERGENCY ASSISTANCE

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

YOUR SKI INSURANCE POLICY

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

YOUR DUTY OF DISCLOSURE

Before you enter an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

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

You have this duty until we agree to insure you.

IF YOU DO NOT TELL US SOMETHING

If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

WORDS

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

- 'You' and 'your' mean the person(s) whose name(s) is set out on your **certificate of insurance**, and if you have **Single** or **Family** Cover, your **dependants**.
- We', 'our' and 'us' means the **insurer** who deals with you through **1Cover**.
- Words in bold have a special meaning which will either be explained in the Section in which the bolded word appears or the Definitions section inside the back cover.

PRODUCT DISCLOSURE STATEMENT

This PDS explains:

How to buy the **policy** – Page 3

What the **policy** covers – Page 5

How to claim under the **policy** – Page 21

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select is suitable for your needs. Any updates to this PDS, will be available at www.ski-insurance.com.au. We'll email you if any important changes happen while your **policy** is in force.

MEDICAL		DOMESTIC	OVERSEAS
1	OVERSEAS EMERGENCY MEDICAL ASSISTANCE	No Cover	Unlimited
2	OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES	No Cover	Unlimited
2A	INCLUDES DENTAL EXPENSES (PER PERSON)	No Cover	\$500
3	ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES	\$50,000	\$50,000
3A	INCLUDES FAMILY EMERGENCY	Included	Included
3B	INCLUDES EMERGENCY COMPANION COVER	Included	Included
4	RESUMPTION OF JOURNEY	No Cover	\$3,000
5	HOSPITAL CASH ALLOWANCE	No Cover	\$5,000
6	ACCIDENTAL DEATH	\$25,000	\$25,000
7	PERMANENT DISABILITY	\$25,000	\$25,000
8	LOSS OF INCOME	\$10,400	\$10,400
LUGGAGE		DOMESTIC	OVERSEAS
9	CREDIT CARD FRAUD & REPLACEMENT	No Cover	\$5,000
9A	TRAVEL DOCUMENTS & TRAVELLER'S CHEQUES	No Cover	Included
10	THEFT OF MONEY	No Cover	\$250
11	LUGGAGE & PERSONAL EFFECTS	\$5,000	\$5,000
12	LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES	No Cover	\$250
CANCELLATION		DOMESTIC	OVERSEAS
13	CANCELLATION FEES & LOST DEPOSITS	Unlimited	Unlimited
14	DISRUPTION OF JOURNEY	\$1,000	\$1,000
15	ALTERNATIVE TRANSPORT EXPENSES	No Cover	\$5,000
ANCILLARY		DOMESTIC	OVERSEAS
16	PERSONAL LIABILITY	\$5 million	\$5 million
17	DOMESTIC PETS	No Cover	\$500
18	DOMESTIC SERVICES	No Cover	\$500
19	RENTAL VEHICLE EXCESS	\$5,000	\$5,000
SKI SPECIFIC		DOMESTIC	OVERSEAS
20	EMERGENCY RESCUE	Unlimited	Unlimited
21	SNOW SKIING HIRE EQUIPMENT	\$1,500	\$1,500
22	SKI PACK	\$750	\$750
23	PISTE CLOSURE	\$1,000	\$1,000
24	BAD WEATHER & AVALANCHE CLOSURE	\$750	\$750

BUYING THE POLICY

Before buying the **policy** you need to think about:
What type and level of cover you need, including optional extras?

- Whether you're eligible for cover?
- If you're a frequent traveller?
- Where you're travelling to?
- What **excess** will apply to claims under your **policy**?
- How much the **policy** will cost?
- What if you change your mind?
- What if you have a complaint?

TYPES AND LEVELS OF COVER

You need to choose who will be covered and the level of cover you need to suit your travel plans.

LEVELS OF COVER

You can choose from 2 levels of cover.

Ski Plus:	What's Included
Overseas	All Sections of the policy.
Domestic	Sections 3, 3A, 3B, 6, 7, 8, 11, 13, 14, 16, 19, 20, 21, 22, 23, 24.

AM I ELIGIBLE FOR COVER?

Applicable to all plans:

- Australian residents who are eligible for a Medicare Card can purchase these covers if your **journey** commences and ends in Australia.
- you are 64 years of age or under at the time the **policy** is issued.
- you purchase the **policy** before leaving the station, airport, port, terminal or motor vehicle rental agency from which your trip is scheduled to commence.

FREQUENT TRAVELLERS

Frequent travellers who are age 64 and under can purchase a 12 month **policy** that will cover an unlimited number of **journeys** no greater than 21 days during this period. There are 2 types of cover:

Type of Cover:	What's Included:
Annual Multi Trip (Overseas)	All Sections of the policy.
Annual Multi Trip (within Australia), but you are only covered when you are more than 50km from your home .	Sections 3, 3A, 3B, 6, 7, 8, 11, 13, 14, 16, 19, 20, 21, 22, 23, 24

The period of cover for any one **journey** cannot exceed a total of 21 days. This applies to both leisure and business travel.

All benefit limits and sub-limits are reinstated at the end of each **journey** (other than [Section 16 - Personal Liability](#), where the amount shown in the **Table of Benefits** is the most we will pay for all claims under the **policy**).

WHO WILL BE COVERED?

You can select:

Single – this covers you and your **dependants** who travel with you and are named on the **certificate of insurance**.

Group – you and each other person named on the **certificate of insurance** are covered as if you were each individually insured under separate policies. Single benefit limits apply to each insured person (unless otherwise specified).

Family – this covers you and members of your **family** who are named on the **certificate of insurance** that travel with you. Benefit limits apply to the combined total of all claims made, regardless of the number of people who claim.

See the **Table of Benefits** for a summary of the benefits and limits offered by each type and level of cover.

WHERE ARE YOU GOING?

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

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

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

Cruises: If you're going on a cruise, you must tell us every country the ship will visit. You will not be covered in countries you have not told us about.

DO I NEED OPTIONAL EXTRA COVER?

HIGH VALUE ITEMS

Luggage and personal effects are covered under all plans; see cover (see Section 11), but individual limits apply to each item. You can purchase up to \$5,000 additional cover for **high value items**, other than jewellery, bicycles and watercraft (excluding surfboards) by listing each item and its value when you apply for cover.

HELI-SKIING

Additional cover can be purchased for claims **arising** from you participating in heli-skiing while on a single **journey** heli-skiing adventure by paying an additional premium. You can purchase this additional option after your **policy** commences. However, this additional option must be purchased at least 24 hours before your **heli-skiing** commences.

If your claim **arises** from you participating in **heli-skiing** then we will pay for claims covered under the sections that apply to the plan you have selected. However, this additional option does not provide cover for claims under [Section 6 \(Accidental Death\)](#) or [Section 7 \(Permanent Disability\)](#). We will not pay if your claim **arises** out of you travelling in a helicopter, or embarking or disembarking a helicopter. You must also check the exclusions that apply to the section under which your claim is made for other reasons why we will not pay.

A \$500 **excess** applies if you purchase this additional option and your claim **arises** out of you participating in **heli-skiing** as detailed above. You cannot remove this **excess**.

EQUIPMENT HIRE EXCESS

Additional cover can be purchased to cover the **excess** payable on any snow ski equipment hire insurance **policy**. We will reimburse the snow ski equipment hire insurance **excess** or the cost of repairing the equipment, whichever is the lesser, if the snow ski hire equipment you have hired is damaged or stolen due to an event covered under this **policy**.

This cover does not take the place of the snow ski equipment hire insurance and only provides cover for the **excess** component up to the applicable benefit limit for the plan you have selected.

We will also pay up to \$1,000 for the cost of returning your snow ski hire equipment to the nearest affiliated snow ski hire equipment supplier if your attending **Medical adviser** certifies in writing that you are unfit to do so during your **journey**. This cover can be purchased after the **policy** has commenced, however it must be purchased at least 24 hours before the snow ski hire equipment is in use. Any additional premium must be paid for this cover to be valid.

PRE-EXISTING MEDICAL CONDITIONS

Please refer to our Pre-existing medical condition process on pages 16 & 17.

WHAT LEVEL OF EXCESS DO YOU PREFER?

If you make a claim under Sections 2, 2A, 9, 9A, 10, 11, 13, 16, 19, 20, 21, 22, 23 and 24 of the **policy**, we will deduct an **excess** from the amount payable to you.

You can select your **excess** when you apply online (other than for Ski Plus Domestic and Annual Ski Plus Domestic).

WHAT DOES THE POLICY COST?

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

CAN I CANCEL THE POLICY?

If you change your mind, you can cancel the **policy** within 14 days of the date we issue your **certificate of insurance** and PDS. You'll receive a full refund of your premium as long as you haven't started your **journey** and you haven't and don't want to make a claim on the **policy**.

You can also cancel the **policy** any time after the 14 days, but if you do, we won't refund any part of your premium.

COMPLAINTS

If you have any concerns about the **policy** or the insurance services you receive, see the Complaints Procedures on page 23.

WHAT THE POLICY COVERS

This part of the PDS explains:

The period for which you're covered and the circumstances in which you can extend your **policy**;
What the **policy** covers; and

Exclusions and conditions that limit what you're covered for under the **policy**.

PERIOD OF COVER

HOW LONG YOU'RE COVERED FOR

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

Importantly:

- Cover for Section 13 - Cancellation Fees and Loss of Deposits starts on the date the **certificate of insurance** is issued.
- Cover under all other Sections starts on the first of the travel dates shown on your **certificate of insurance**.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.

EXTENDING YOUR POLICY

You can extend your **policy** free of charge if your return to Australia is delayed because:

- A bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or **luggage and personal effects**, is delayed; or
- An event has occurred that we have confirmed is claimable under the **policy**.
- If either of these happens, you must tell us about the delay as soon as possible. Your **policy** is not extended until we have agreed to do so.
- To extend your **policy** for any other reason, you will need to apply to us at least 7 days before your **policy** expires. We may extend cover for up to 12 months if you pay the additional premium.

To extend your **policy**, call us on + 61 2 9235 0222, email us at info@ski-insurance.com.au

If we extend your **policy**, we will issue a new **certificate of insurance**.

WE WILL NOT EXTEND THE POLICY

- for any **pre-existing medical condition**, unless it is automatically covered (see pages 16 and 17) and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition in the past 12 months (regardless of whether your **pre-existing medical condition** was covered under the original **policy**); or
- for any condition you suffered during the term of the original **policy**; or
- if you are aged 65 years or over when you request the extension.

WHAT THE POLICY COVERS

The **policy** provides 24 different types of benefits.

BENEFIT LIMITS

The **Table of Benefits** at page 2 shows:

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

LIMITS ON COVER

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance.

The limits on the cover are explained in each Section and also in the section entitled General Exclusions. Carefully read each of these to understand what you are covered for and what is not insured.

SECTION 1: OVERSEAS EMERGENCY MEDICAL ASSISTANCE

We will pay:

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

- a) arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
- c) provide written guarantees of payment of **reasonable** expenses for emergency

hospitalisation that may be required while you are **overseas**.

- d) pass on messages to your **family** or employer in the case of an emergency.
- e) arrange for your **dependants** to return to Australia if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

We will not pay:

- a) any **hospital** or medical costs incurred in Australia.
- b) any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has obtained.
- c) for medical evacuation or the transportation of your remains from Australia to an **overseas** country.

YOU CAN CHOOSE YOUR OWN DOCTOR

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

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

If you are advised that you need medical transfer or evacuation to Australia, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

SECTION 2: OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

We will pay:

Subject to the following, if you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to Australia.

The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical or **hospital** expenses to a minimum.

- a) If you are **hospitalised** or, if you are treated as an outpatient, the total cost of the treatment will exceed \$2,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.
- b) If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.
- c) We will only pay for medical expenses incurred within 12 months after the **illness** first showed itself or the injury happened.

We will not pay for expenses:

- a) incurred in Australia.
- b) **arising** from **pre-existing medical conditions** except as specified under **Pre-existing medical conditions** on pages 16 and 17.
- c) if you do not take the advice of First Assistance.
- d) for more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) in respect of medical care that is covered under a **reciprocal health care agreement**.

SECTION 2A: DENTAL EXPENSES

We will pay:

We will reimburse the cost of emergency dental treatment up to a maximum amount of \$500 per person for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

We will not pay for expenses:

- a) incurred in Australia.
- b) **arising** from **pre-existing medical conditions** except as specified under **Pre-existing medical conditions** on page 16 and 17.
- c) relating to damage to dentures, dental prostheses, bridges or crowns.
- d) relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

SECTION 3. ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

We will pay:

- a) 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 adviser** who certifies in writing that you are unfit to travel.
- b) If you shorten your **journey** and return to Australia on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- c) If you do not have a return ticket booked to Australia before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to Australia from the place from which you planned to return to Australia. The fare will be at the same fare class as the one you left Australia on.
- d) your **reasonable** additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:

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

We will not pay:

- a) if before your period of cover commenced, you were aware of any reason, that may cause your **journey** to be cancelled, disrupted or delayed.
- b) if you can claim your additional travel and accommodation expenses from anyone else.
- c) if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- d) as a result of you or your **travelling companion** changing travel plans.

SECTION 3A: FAMILY EMERGENCY

We will pay:

- a) If, during your **journey**, your **travelling companion** or a **relative** of either of you:
 - dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously **ill** and requires **hospitalisation** (other than **arising** out of a **pre-existing medical condition**),
- b) we will reimburse the **reasonable** additional cost of your return from **overseas** to Australia at the fare class at which you had planned to travel.

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

Single Cover:	\$2,000
Group Cover:	2,000 per person
Family Cover:	\$4,000

We will not pay:

- a) If you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed before your **journey** commenced.
- b) if the death, injury or **illness** of a **relative** arises from a **pre-existing medical condition**, except as specified under Section 3A. b) **Family Emergency**.
- c) if you can claim your additional travel expenses from anyone else.
- d) as a result of you or your **travelling companion** changing travel plans.

SECTION 3B: EMERGENCY COMPANION COVER

We will pay:

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

We will not pay:

- a) if, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) if you can claim your additional travel and accommodation expenses from anyone else.
- c) as a result of you or your **travelling companion** changing travel plans.

SECTION 4: RESUMPTION OF JOURNEY

We will pay:

- a) If you return to your **home** from **overseas** because:
 - during your **journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious injury or **illness** (except arising from a **pre-existing medical condition**); and
 - it is possible for your **journey** to be resumed; and
 - more than 14 days remain of the period of cover, as noted on your **certificate of insurance**; and
 - you resume your **journey** within 12 months of your return to Australia,
 - we will reimburse the cost of the airfares for you to return to the place where your **journey** was interrupted,
- b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **Pre-existing medical condition**, and at the time of **policy** issue you were unaware of the likelihood of such **hospitalisation** or death, the most we will pay under this Section is:

Single Cover:	\$2,000
Group Cover:	2,000 per person
Family Cover:	\$4,000

We will not pay if:

- a) you were aware of any reason, before your period of cover commenced, that may cause your **journey** to be cancelled, disrupted or delayed.
- b) the death, injury or **illness** of the **relative** arises from a **pre-existing medical condition** except as specified under [Section 3.b. Emergency Companion Cover](#).
- c) you can claim your resumption of **journey** expenses from anyone else.

SECTION 5: HOSPITAL CASH ALLOWANCE

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**.

We will not pay:

- a) for the first 48 continuous hours you are in **hospital**.
- b) if you cannot claim for **overseas** medical expenses in [Section 2 Overseas Emergency Medical & Hospital Expenses](#).

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **Single** or **Family** cover.

SECTION 6: ACCIDENTAL DEATH

We will pay:

The Accidental Death benefit shown in the **Table of Benefits** to your estate if:

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

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **Single** or **Family** cover.

SECTION 7: PERMANENT DISABILITY

We will pay:

The Permanent Disability benefit shown in the **Table of Benefits** if:

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

We will only pay \$5,000 in respect of any **dependant**, and only if you have purchased **Single** or **Family** cover.

SECTION 8: LOSS OF INCOME

We will pay:

We will pay \$400 per week for up to 26 weeks if:

- a) an **injury** which occurs during an **overseas journey** causes you to become disabled within 30 days of the **injury**; and
- b) the disablement continues for more than 30 days after your return to Australia; and
- c) as a result of the disablement, you cannot do your normal or suitable alternative work; and
- d) you lose all your income.

We will not pay for:

- a) the first 30 days of your disablement from the time you return to Australia.
- b) loss of income of **dependants**.

SECTION 9. CREDIT CARD FRAUD & REPLACEMENT

We will pay:

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

We will not pay if:

- a) you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued; and
- b) you cannot provide us with a written statement from them.

SECTION 9A: TRAVELLERS CHEQUES & TRAVEL DOCUMENTS

We will pay:

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

We will not pay:

If you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the travel documents were issued. You can prove that you made a report by providing us with a written statement from them.

SECTION 10: THEFT OF MONEY

We will pay:

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

We will not pay:

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.

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 on which you were travelling when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.

SECTION 11: LUGGAGE & PERSONAL EFFECTS

In this Section:

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

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

"Unsupervised" means leaving your **luggage and personal effects**:

- with a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- with a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;
- where they can be taken without your knowledge; or

- at such a distance from you that you are unable to prevent them being taken.
- unsupervised includes forgetting or misplacing items of your **luggage and personal effects**, leaving them behind or walking away from them.

We will pay:

We will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost during your **journey**.

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

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

Limits on Cover

- a) Subject to clauses b) and c), the maximum amount we will pay for any item (i.e. the item limit) is:

Items	All plans
Personal computers, video recorders or cameras	\$3,000
Mobile phones (including PDAs and any items with phone capabilities);	\$1,000
All other items	\$750

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

- a camera, lenses (attached or not), tripod and accessories;
 - a matched or unmatched set of golf clubs, golf bag and buggy;
 - a matching pair of earrings
- b) In addition to the limit shown in the **Table of Benefits** for this Section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all **high value items** combined. Depreciation and the standard item limits shown in [Section 11.1 a\) Luggage and personal effects](#) do not apply to **high value items**.

If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

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

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

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

We will not pay:

For any loss or damage to jewellery, mobile phones, cameras, video cameras, personal computers, computer equipment or their accessories which occurs after between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to your possession.

- a) for loss, theft of or damage to or of the following:
- b) cash, bank notes, currency notes, cheques or negotiable instruments;
- c) bicycles;
- d) watercraft of any type (other than surfboards);
- e) sporting equipment while in use (including surfboards);
- f) items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- g) for loss of or damage to **luggage and personal effects** which occurred:
- h) while they were left unsupervised in a public place
- i) while they were left unattended in a motor vehicle unless they were left in a concealed storage compartment of a locked motor vehicle;
- j) while they were left overnight in a motor vehicle even if they were left in a concealed storage compartment of a locked motor vehicle;
- k) were being sent unaccompanied or under a freight contract;

- l) results from an electrical or mechanical breakdown;
- m) are fragile, brittle or an electronic component is broken or scratched - unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.
- n) if the loss or damage **arises** from:
- o) any process of cleaning, repair or alteration;
- p) if the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- q) if you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

SECTION 12: LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

In this Section:

Carrier means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

We will pay:

- a) we will reimburse you if any items of your **luggage and personal effects** are delayed, misdirected or misplaced by a carrier for more than 12 hours while you are **overseas** and in our opinion it was **reasonable** for you to purchase essential items of clothing or other personal items.
- b) you must provide us with written confirmation from the carrier who was responsible for your **luggage and personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section from any claim for lost **luggage and personal effects** under [Section 11 Luggage & Personal Effects](#).

We will not pay:

If you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail

authority on which you were travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.

SECTION 13: CANCELLATION FEES & LOST DEPOSITS

We will pay:

- a) we will pay any cancellation fees and lost deposits for travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect or intended or are outside your control.
- b) we will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Single Cover	\$1,500
Group Cover	\$1,500 per person
Family Cover	\$3,000

- c) we will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.
- d) we will pay the value of any frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

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

If you cancel or shorten your **journey** because a **relative** is **hospitalised** in Australia or New Zealand, or dies in Australia or New Zealand after the **policy** is issued as a

result of a **pre-existing medical condition**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

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

Single Cover	\$2,000
Group Cover	2,000 per person
Family Cover	\$4,000

We will not pay:

If, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.

We will not pay if the cancellation fees or lost deposits **arise** because of:

- a) the death, injury or **illness** of a **relative arising** from a **pre-existing medical condition** except as specified under [Section 13.1 d Cancellation Fees & Lost Deposits](#).
- 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 your **travelling companion** are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before the **policy** was issued.
- d) a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- e) delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f) the financial collapse of any transport, tour or accommodation provider.
- g) the mechanical breakdown of any means of transport.
- h) an act or threat of terrorism.
- i) the death, injury or **illness** of any person who resides outside of Australia or New Zealand.
- j) where you are a full time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 14: DISRUPTION OF JOURNEY

We will pay:

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

We will pay:

- a) up to \$200 at the end of the initial 6 hour period; and
- b) up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

We will not pay:

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

- a) the financial collapse of any transport, tour or accommodation provider.
- b) an act or threat of terrorism.
- c) if you can claim your additional meals and accommodation expenses from anyone else.

- c) occurring during your **journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.
- d) we will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you.
- e) you must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

We will not pay:

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

- a) bodily injury to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) your conduct of, or employment in, any business, profession, trade or occupation;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance **policy**, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) disease that is transmitted by you;
- h) any relief or recovery other than monetary amounts;
- i) a contract that imposes a liability on you which you would not otherwise have;
- j) assault and/or battery committed by you or at your direction; or
- k) conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

SECTION 15: ALTERNATIVE TRANSPORT EXPENSES

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 **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

We will not pay:

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) the financial collapse of any transport, tour or accommodation provider.
- b) an act or threat of terrorism.

SECTION 16: PERSONAL LIABILITY

We will pay:

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

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

SECTION 17: DOMESTIC PETS

We will pay:

- a) up to \$25 for each 24 hour period for additional kennel, boarding or cattery fees for domestic dogs and cats owned by you if you are delayed **overseas** beyond your original return date due to an event covered under this **policy**.
- b) \$400 if your pet suffers an injury during your **overseas journey** and requires veterinary treatment, provided that at the time of the injury, your pet was in the care of a **relative**, friend or boarding kennel.

We will not pay:

We will not pay any kennel or boarding cattery fees incurred outside Australia.

SECTION 18: DOMESTIC SERVICES

We will pay:

If become disabled as a result of an injury which occurs during an **overseas journey** and the disablement continues after your return to Australia we will reimburse you up to \$50 per day for the cost of housekeeping services that you are unable to perform yourself.

We will not pay:

We will not pay if you do not have a medical certificate confirming your disablement and verifying the need for housekeeping services while you are disabled.

SECTION 19: RENTAL VEHICLE EXCESS

We will pay:

If, during your period of cover, a **rental vehicle** you have rented from a rental company or agency is involved in a motor vehicle accident while you are driving it or damaged or stolen while in your custody, we will pay the lesser of:

- a) the motor vehicle insurance **excess** or the liability fee you are required to pay under a damage waiver; and
- b) the cost of repair of the property damage for which you are liable.

You must provide a copy of the following documents: your **rental vehicle** agreement;

- the incident report of the accident provided to or made by the rental company;
- an itemised list of the value of the damage;
- the repair account; and

- a written demand from the rental company or agency for the **excess**, liability fee or property damage.

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

We will also pay up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

Cover is shown in the **Table of Benefits** for the Plan you have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

We will not pay:

We will not pay a claim involving the theft or damage to your **rental vehicle** if the claim **arises** from you operating or using the **rental vehicle**:

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

SECTION 20: EMERGENCY RESCUE

We will pay:

- a) First Assistance will arrange for the following assistance services if you suffer an Injury while on the ski slopes (including **OffE piste** skiing within the resort boundaries):
- b) Your medical transfer or evacuation if you must be transported to the nearest **hospital** for emergency medical treatment.

We will not pay:

- a) We will not pay if your claim **arises** from you participating in, bobsleighbing, snow rafting, **parapenting**, **heli-skiing** (unless you have chosen and paid for additional **heli-skiing** cover), ski acrobatics, **backcountry** skiing, **skijoreing**, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

- b) We will not pay 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.

Note: this exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 21: SNOW SKI EQUIPMENT HIRE

We will pay:

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

- a) accidental loss, theft of, or damage to, your snow skiing equipment for which a claim has been accepted by us under **Section 11 - Luggage and personal effects**;
- b) the misdirection or delay, for a period more than 24 hours, of snow skiing equipment owned by you.

We will also reimburse the snow ski equipment hire insurance **excess** if you have chosen and paid for additional Snow Ski Equipment Hire **Excess** cover.

We will not pay:

We will not pay if your claim **arises** from your participation in bobsleighing, snow rafting, **parapenting**, **heli-skiing** (unless you have chosen and paid for additional **heli-skiing** cover), ski acrobatics, **backcountry** skiing, **skijoring**, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

SECTION 22: SKI PACK

We will pay:

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

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

SECTION 23: PISTE CLOSURE

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:

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

SECTION 24: BAD WEATHER & AVALANCHE CLOSURE

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 departure time because of an avalanche or bad weather.

We will not pay:

- a) We will not pay if your claim **Arises** from your participation in bobsleighing, snow rafting, **parapenting**, **heli-skiing** (unless you have chosen and paid for additional **heli-skiing** cover), ski acrobatics, **backcountry** skiing, **skijoring**, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- b) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

PRE-EXISTING MEDICAL CONDITIONS

The definition of a **Pre-existing medical condition** is:

- a) any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days before the **certificate of insurance** was issued; or
- b) any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the **certificate of insurance**; or
- c) any surgery which you have undergone in the past 12 months; or
- d) pregnancy
- e) any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

This above definition applies to you, your **travelling companion**, or a **relative**.

AUTOMATICALLY COVERED

The **pre-existing medical conditions** listed in the table on page 17 are automatically covered under this **policy** without assessment or additional charge, provided:

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

Please note we are not able to offer cover for any other **pre-existing medical conditions**. If you would like to discuss this further, please contact us on 1300 850 840

TABLE OF 34 PRE-EXISTING CONDITIONS

Acne	Diabetes mellitus (Type I & Type II) – providing you: were diagnosed over 12 months ago, and have no eye, kidney, nerve or vascular complications, and do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia, and are under 50 years of age at the date of policy issue	Incontinence
Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever	Epilepsy – providing you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication	Insulin resistance
Asthma – providing that you: have no other lung disease; and are less than 60 years of age at the date of issue of the certificate of insurance .	Folate deficiency	Nocturnal cramps
Bell’s palsy	Gastric reflux (heartburn, indigestion)	Osteopaenia
Benign positional vertigo	Goitre	Pernicious anaemia
Bunions	Glaucoma (increased ocular pressure)	Raynaud’s disease
Carpal tunnel syndrome	Graves’ disease (underactive thyroid)	Sleep apnoea
Cataracts	Hiatus hernia	Trigeminal neuralgia
Coeliac disease (gluten intolerance)	Hypercholesterolaemia (high cholesterol), Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease	Trigger finger
Congenital blindness Congenital deafness	Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95	Vitamin B12 deficiency
Dry eye syndrome	Hypothyroidism (underactive thyroid), including Hashimoto’s disease	
	Impaired glucose tolerance (glucose intolerance, pre-diabetes)	

GENERAL EXCLUSIONS

Exclusions that apply to all Sections.

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

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel 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 who does not hold a current motorcycle licence valid for the country you are travelling in.

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

10. Your claim **arises** from being in control of a moped or scooter without a current Australian motorcycle or drivers licence or you are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.

In this clause, **moped** or **scooter** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50cc.

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

In this clause, '**epidemic**' means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community; and '**pandemic**' means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Refer to www.who.int and www.smartraveller.gov.au for further information on **epidemics** and **pandemics**.

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

12. an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and
13. the advice or warning risk rating is 'Reconsider your need to travel' or 'Do not travel' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
14. the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a and b above) that may affect your travel;

and 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 relevant advice(s), warnings) and/or mass media statement(s)).

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

15. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
16. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

17. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
18. Your claim **arises** from, is related to or associated with any **pre-existing medical condition**, except as provided under the **Pre-existing medical conditions** Section on pages 16 and 17 or in Sections 3A: **Family** Emergency, Section 6: Accidental Death or Section 13: Cancellation Fees & Lost Deposits.
19. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, care of a newborn child; or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone.
20. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
21. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
22. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.
23. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an injury or **illness** that would otherwise be covered by this **policy**.
24. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
25. 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**.
26. Your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
27. Your claim **arises** from a sexually transmitted disease.
28. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
29. You received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the government of Australia and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
30. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
31. Your claim **arises** because you ski **Backcountry** or outside resort boundaries, 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.
32. 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.
33. Your claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company.

This exclusion does not apply to:

- **heli-skiing** provided you have chosen and paid for additional **heli-skiing** cover, or
- regulated or licensed ballooning.

GENERAL CONDITIONS

The following conditions apply to all Sections.

OTHER INSURANCE

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

SUBROGATION

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them. We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

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

RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:
To us for our administration and legal costs **arising** from the recovery and for an amount equal to the amount we pay you under the **policy**;

To you for your uninsured loss (less your **excess**);

- Once we have paid your total loss, we will keep any money left over.
- If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).
- If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

BUSINESS TRAVELLERS —GST

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

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

JURISDICTION AND CHOICE OF LAW

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

THE INSURER AGREES THAT:

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

Any summons notice or process to be served on the **insurer** may be served on Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the **insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **insurer's** behalf;

If a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

MAKING A CLAIM

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

FIRST THINGS FIRST

If an event occurs which you think might be covered by the **policy**, you need to take some action right away:

1. For claims under Section 1 - **Overseas** Emergency Medical Assistance or Section 2 - **Overseas** Emergency Medical and **Hospital** Expenses notify First Assistance as quickly as possible – First Assistance's contact details are below. In some cases, we may refuse to pay your claim if you don't notify them.

24 Hour Emergency Assistance:

Reverse charge No: (+) 61 2 8015 6287

(+) represents the dialing out code from countries outside of Australia
2. You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
3. Report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
4. Report damage or misplacement of your **luggage and personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
5. Do everything you can to reduce your loss as much as possible.
6. Keep evidence of the value of any property insured or the amount of any loss you sustain – you'll need to provide this to us when you submit your claim.

HOW TO MAKE A CLAIM

STEP 1 – SUBMIT YOUR CLAIM

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

Call us on: 1300 383 550
Or email: info@travelclaimscentre.com.au

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

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

STEP 2 – PROVIDE FURTHER INFORMATION

Once you've submitted your claim, we may ask you to provide us with:

- additional information such as police reports, valuations, medical reports, receipts or other proof of ownership; and
- English translations of these documents (if required).

You must provide these at your own expense.

STEP 3 – CLAIM ASSESSMENT

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

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

STEP 4 – CLAIM PAYMENT

If your claim is accepted, we'll pay the amount due to you in Australian dollars. We'll pay this to you unless you ask us to pay someone else.

Importantly:

- Where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.

- Depreciation will be applied to claims for **luggage and personal effects** at the rate we determine appropriate.

If you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:

- the claim is covered by the **policy**; and
- you claim against the other person first.

FINANCIAL SERVICES GUIDE

This FSG describes the financial services provided by **1Cover** and is designed to assist you to decide whether to use these services. It also describes how **1Cover** is paid, our professional indemnity insurance and how we manage complaints.

ABOUT US

Your **policy** is underwritten by certain underwriters at Lloyd's (the **insurer**).

The **insurer** has appointed **1Cover** to issue, vary, renew or cancel the **policy** and to handle and settle claims on the **insurer's** behalf. **1Cover** is authorised by ASIC to provide general financial product advice on and deal in general insurance products.

1Cover acts as an agent of the **insurer** and not as your agent.

REMUNERATION & ASSOCIATIONS

HOW WE ARE PAID?

The premium for the **policy** is payable to the **insurer**. **1Cover** is paid 30 – 35% (incl. GST) of the premium paid for the **policy** for our costs of issuing the **policy** and managing claims.

WHO WE PAY

If you are referred to **1Cover** by one of our referral partners, **1Cover** will pay that person a referral fee; of up to 15% of the amount we receive. **1Cover's** employees and representatives receive an annual salary.

To obtain more information about our remuneration arrangements please contact **1Cover** before we provide any financial services to you.

PROFESSIONAL INDEMNITY INSURANCE

1Cover has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by **1Cover** and our representatives after they

cease working for us, provided claims are made when they **arise** and during the relevant **policy** period.

GENERAL INSURANCE CODE OF PRACTICE

1Cover and the **insurer** comply with the General Insurance Code of Practice (Code). The Code sets minimum standards that we will uphold in relation to this insurance and the services we provide.

Further information about the Code is available at www.codeofpractice.com.au and on request.

COMPLAINTS

We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know by calling 1300 383 550 or emailing customersolutions@travelclaimscentre.com.au

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

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

Lloyd's Australia Limited
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000

Telephone: (02) 9223 0752
Facsimile: (02) 9223 1466
Email: ldraustralia@lloyds.com

If your complaint remains unresolved after this process or you haven't received a written response within 45 calendar days, you can refer the matter to the Financial Ombudsman Service Limited (FOS). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference.

You can contact FOS through www.fos.org.au or:

GPO Box 3, Melbourne Victoria 3001
Phone: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au

PRIVACY

1Cover and the **insurer** are committed to ensuring the privacy and security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims.

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

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

When issuing and administering your insurance, **1Cover** will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but **reasonable** steps will be taken to ensure that they comply with privacy legislation.

1Cover has a Privacy **policy** containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone 1300 850 840 or email info@ski-insurance.com.au.

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

CONTACT US

You can contact **1Cover** at any time using the details below:

Phone: 1300 850 840
Email: info@ski-insurance.com.au

Our sales office is open from:

Mon – Fri: 8am – 8pm
Sat – Sun: 10am – 4pm

DEFINITIONS

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

‘1Cover’ PTY Limited ABN 91 105 954 265, trading as “Ski Insurance”, is an authorised representative of Coffre-Fort PTY Limited ABN 66 125 358 518, AFS Licence No.472457.

‘arise’, ‘arises’ or ‘arising’ means directly or indirectly **arising** or in any way connected with.

‘backcountry’ means skiing in a sparsely inhabited rural region over ungroomed and unmarked slopes (ie. marked pistes are not present) where fixed mechanical means of ascent are often not present.

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

‘chronic’ means a medical condition that has been (or is likely to be) present for three months or longer.

‘complications’ means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy

‘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**, and are named on the **certificate of insurance**.

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

‘family’ means you, your spouse or partner and your **dependants** who are named on the **certificate of insurance**.

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

‘home’ means the place where you normally live in Australia.

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

‘ill’ or ‘illness’ means a medical condition, not being an injury, which first occurs during your period of cover.

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

‘insurer’ means certain underwriters at Lloyd’s.

‘journey’ means your **journey** from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**.

‘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 cash, bank notes, currency notes, cheques, negotiable instruments, bicycles, business samples or items that you intend to trade.

‘medical adviser’ means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certification in the country in which they are currently practising.

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

‘off piste’ means any skiing within a short distance from designated areas of ski resort boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

‘open water sailing’ means sailing more than 10 nautical miles off any land mass.

‘overseas’ means in any country other than Australia.

‘parapenting’ is a cross between hang-gliding and parachuting, a sport in which the participant jumps from

a high place wearing a modified type of parachute, which is then used as a hang-glider

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

'pre-existing medical condition' means:

- a) any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the **certificate of insurance**; or
- b) any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the **certificate of insurance**; or
- c) any surgery which you have had in the past 12 months; or
- d) pregnancy; or
- e) any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

This definition applies to you, your **travelling companion**, or a **relative**.

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

'reciprocal health care agreement' means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of **reciprocal health care agreements** with Australia).

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

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

'skijoring' is a sport in which a skier is pulled over snow or ice, usually by a horse

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

'travelling companion' means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.



Sales Enquires

Within Australia: 1300 850 840
From Overseas: + 61 2 8188 4753
Email: info@ski-insurance.com.au

Level 11, 307 Pitt Street, Sydney, 2000

Claim Enquiries

1300 369 883 (within Australia)
info@travelclaimscentre.com.au

24 Hour Emergency Assistance

No: +61 2 8015 6287

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

International Numbers:

UK _____	Toll Free: 0808-178-5380
New Zealand _____	Toll Free: 0800-192-742
Thailand National _____	Toll Free: 1800-011-857
USA _____	Toll Free: 1855-912-3443
Indonesia _____	Toll Free: 0803 061 2053

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