



Winter Sports Insurance

Combined Financial Services Guide and Product
Disclosure Statement (including Policy Wording)

Effective Date **31 July 2013**

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Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that 1Cover and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177, AFS Licence No. 245631) of 74 High Street, Toowong, Queensland 4066, Telephone 1800 119 862, is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street, Sydney, New South Wales 2000, Telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority, which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

About 1Cover

1Cover Pty Ltd (1Cover) ABN 91 105 954 265, AR No. 269304 of Level 11, 307 Pitt Street, Sydney, New South Wales 2000, is an authorised representative of Allianz Global Assistance.

1Cover is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. 1Cover acts for Allianz Global Assistance and does not act on your behalf.

The distribution of this FSG by 1Cover has been authorised by Allianz Global Assistance.

Professional indemnity insurance arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the underwriter.

1Cover receives a commission (inclusive of GST) which is calculated as a percentage of the premium you pay for an insurance policy issued to you. It is only paid if you buy a policy. 1Cover is paid a marketing contribution calculated as a percentage of gross written premium subject to meeting agreed sales targets. Employees and representatives of 1Cover receive an annual salary. 1Cover may also pay other persons who refer their customers to them a commission which is a percentage of the commission paid to 1Cover or an agreed fee. This is only paid if you buy a policy.

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

If you would like more information about the remuneration that 1Cover or Allianz Global Assistance receives, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 726 945 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance and 1Cover are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

How to contact us

You can give Allianz Global Assistance instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 31 July 2013.

About this Product Disclosure Statement

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

This PDS sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account your objectives, financial situation or need.

This PDS, together with the Certificate of Insurance and any written document we tell you forms part of your policy, make up your contract with Allianz. Please retain these documents in a safe place.

About the available covers

You can choose one of these 3 Plans:

Plan A – International
Policy Sections* 1 to 27

Plan B – Australia Only
Policy Sections 3, 4, 5, 8, 9, 10, 14, 16, 17, 19, 22 to 27

Plan C – Multi-trip
Policy Sections* 1 to 27

For details on Plan C, see the “Table of Benefits” section of this PDS (page 16).

*you will not have cover under certain Policy Sections while travelling in Australia – see “Geographical Regions” pages 10 to 11 for details

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:

- **“Purchasing this Policy”** (pages 9 to 10) - this contains important information on who can purchase the policy, age limits, choice of Plans and the cover types available to you;
- The benefit limits provided under each Plan in the **“Table of Benefits”** pages 13 to 16, when *We will pay* a claim under each Section applicable to the cover you choose (**“Your Policy Cover”** pages 29 to 51), any endorsements under **“Additional Options”** pages 11 to 12 (remember, certain words have special meanings – see **“Words with Special Meanings”** pages 26 to 28);
- **“Important Matters”** (pages 20 to 25) - this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice and dispute resolution process, the Financial

Claims Scheme, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;

- When *We will not pay* a claim under each Section applicable to the cover you choose (**“Your Policy Cover”** pages 29 to 51) and **“General Exclusions Applicable to all Sections”** pages 52 to 54 (this restricts the cover and benefits); and
- **“Claims”** (pages 55 to 57) - this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

Applying for cover

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excess will apply, and whether any standard terms are to be varied (this may be by way of an endorsement). These details will be recorded on the Certificate of Insurance issued to you.

This PDS 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.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover of this PDS.

About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age and any Additional Options selected. The higher the risk, the higher the premium is.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your policy. These amounts are included on your Certificate of Insurance as part of the total premium.

Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 20 of **“Important Matters”** for details).

Who is your insurer?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177. Allianz Global Assistance has been authorised by Allianz to enter into and issue the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent.

Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

Updating the PDS

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

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, Allianz Global Assistance may issue you with notice of this updated information (you can get a paper copy free of charge by calling 1Cover).

Preparation date

The preparation date of this PDS is 31 July 2013.

Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of what *We will pay* and what *We will not pay* (see pages 29 to 50). Importantly, please note that exclusions do apply, as well as limits to the cover.

SECTION 1 Overseas Emergency Medical Assistance (pg. 29)

Cover for emergency medical assistance while you are Overseas, including:

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

SECTION 2 Overseas Emergency Medical & Hospital Expenses (pg. 30)

Cover for Overseas medical treatment if you are Injured or become Sick Overseas, including:

- Medical • Hospital • Surgical • Nursing
- Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.

SECTION 3 Additional Accommodation & Travel Expenses (pg. 31 & 32)

Cover for additional travel and accommodation expenses if you cannot travel because of an Injury or Sickness.

SECTION 4 Family Emergency (pg. 32 & 33)

Cover for additional travel expenses if your Travelling Companion, or a Relative of either of yours, dies unexpectedly, is disabled by an Injury or requires hospitalisation.

SECTION 5 Emergency Companion Cover (pg. 33)

Cover for additional travel and accommodation expenses if your Travelling Companion cannot continue their Journey because of an Injury or Sickness.

SECTION 6 Resumption of Journey (pg. 34)

Cover for the cost of airfares for you to resume your Journey if you return Home because of the unexpected death or hospitalisation of a Relative of yours.

SECTION 7 Hospital Cash Allowance (pg. 35)

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

SECTION 8 Accidental Death (pg. 35 & 36)

A death benefit is payable if you die because of an Injury sustained during your Journey within 12 months of that Injury.

SECTION 9 Permanent Disability (pg. 36)

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 (for at least 12 months, and which will continue indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.

SECTION 10 Loss of Income (pg. 36 & 37)

A weekly loss of income benefit is payable if you become disabled within 30 days of an Injury you sustained during your Journey, and you are still unable to work more than 30 days after returning to Australia.

SECTION 11 Card Fraud & Replacement (pg. 37 & 38)

Cover for the replacement cost of your credit cards, debit cards and travel money cards lost or stolen from you during your Journey, and loss resulting from fraudulent use.

SECTION 12 Travellers Cheques & Travel Documents (pg. 38)

Cover for the replacement cost of your travel documents including passports, travel documents or travellers cheques lost or stolen from you during your Journey.

SECTION 13 Theft of Cash (pg. 39)

Cover for the following items stolen from your person:

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

SECTION 14 Luggage & Personal Effects (pg. 39 to 42)

Cover for the depreciated value of Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including:

- Luggage • Spectacles • Personal Effects
- Personal Computers • Cameras

SECTION 15 Luggage & Personal Effects Delay Expenses (pg. 42)

Cover to purchase essential items of clothing and other personal items following Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

SECTION 16 Cancellation Fees & Lost Deposits (pg. 43 & 44)

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

- Sickness • Injuries • Strikes • Collisions
- Retrenchment • Natural Disasters.

SECTION 17 Disruption of Journey (pg. 44 & 45)

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

SECTION 18 Alternative Transport Expenses (pg. 45)

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

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

SECTION 19 Personal Liability (pg. 45 & 46)

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 20 Domestic Pets (pg. 46 & 47)

Cover for additional boarding kennel or cattery fees resulting from your delayed return Home. Also veterinary fees if your pet is Injured while you are away.

SECTION 21 Domestic Services (pg. 47)

Cover for house keeping services following Injury during your Journey and your disablement continuing upon your return Home.

SECTION 22 Rental Vehicle Excess (pg. 48)

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

- Stolen • Crashed • Damaged

and/or:

cost of returning the Rental Vehicle due to you being unfit to do so.

SECTION 23 Emergency Rescue (pg. 48 & 49)

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

SECTION 24 Snow Ski Equipment Hire (pg. 49)

Cover for the hire of alternative snow skiing equipment following the accidental loss, theft of or damage to your snow skiing equipment.

SECTION 25 Ski Pack (pg. 50)

Cover for the value of any unused ski pass, ski hire, tuition fees or lift passes due to you being unable to utilise these benefits following your Injury or Sickness.

SECTION 26 Piste Closure (pg. 50)

Cover for travel to an alternative resort or the purchase of additional ski passes if you are unable to ski at your pre-booked resort due to piste closure.

SECTION 27 Bad Weather & Avalanche Closure (pg. 51)

Extra travel and accommodation expenses if your pre-booked outward or return Journey is delayed for more than 12 hours because of an avalanche or bad weather.

Purchasing this Policy

Step 1	Refer to "Who can purchase this policy?"	see below
Step 2	Refer to "Age Limits"	see below
Step 3	Read the "Pre-existing Medical Conditions" section	pages 17 to 19
Step 4	Nominate the Geographical Region for your Journey (Plan A only)	pages 10 to 11
Step 5	Nominate the duration of your Journey	---
Step 6	Select your Plan (A, B or C)	pages 13 to 16
Step 7	Select the cover type (Single, Group or Family)	page 10
Step 8	Select any "Additional Options" you would like to include	pages 11 to 12
Step 9	Contact 1Cover for your premium and to apply to purchase a policy	back cover

Who can purchase this policy?

Cover is only available if:

- you are a Resident of Australia; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in Australia.

Age limits

Age limits are as at the date of issue of your Certificate of Insurance.

Available to travellers aged 65 years and under.

Your choices

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

Whether you choose:

- Single, Group or Family cover
- Plan A, B or C

depends on the type of cover you want and are eligible to purchase.

Cover types

You can choose one of the following cover types:

Single - Covers you and your Dependants travelling with you. The benefit limits for Single cover apply to the total of all claims combined, regardless of the number of persons the claims relate to.

Group - Covers you and the persons named on the Certificate of Insurance for a minimum of 10 people. We issue one Certificate of Insurance, however, you are all covered as if you are each insured under separate policies.

Family - Covers you and the members of your Family travelling with you. The benefit limits for Family cover apply to the total of all claims combined, regardless of the number of persons the claims relate to.

Geographical regions

Destinations	Geographical Regions
North, Central and South America (including Hawaii and the Caribbean), Japan, Africa, Middle East, Antarctica and any other destination not listed below)	Region 1 - Worldwide
Europe, Russia and United Kingdom	Region 2 - Europe
Asia (excluding Russia, Japan and Bali)	Region 3 - Asia
American Samoa, Ashmore & Cartier Islands, Bali, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, Guam, Heard Island & McDonald Island, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, New Zealand, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands.	Region 4 - Pacific
Australia (including Thursday Island)	Region 5 - Domestic

Plan A

You must nominate the applicable Geographical Region for your Journey. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the highest Geographical Region, 5 the lowest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to New Zealand, South Korea and Europe, you must select Region 2. You will then have cover for all destinations in Regions 2 to 5.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 2 nights in a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to New Zealand (and have accordingly selected Region 4 as the Geographical Region), you will have cover for all destinations listed in Region 4, as well as up to 2 nights stopover in any destination in Regions 1, 2 & 3.

While you are travelling in Australia, you will only have cover under Sections 3, 4, 5, 8, 9, 10, 14, 16, 17, 19, 22 to 27.

Plan B

Geographical Region is fixed at Region 5 - Domestic. Cover for any loss you suffer must occur in this Geographical Region. There is no cover for stopovers in a higher Geographical Region.

Plan C

Geographical Region defaults to Region 1 - Worldwide, regardless of the destinations you are travelling to.

While you are travelling in Australia, you will only have cover under Sections 3, 4, 5, 8, 9, 10, 14, 16, 17, 19, 22 to 27.

Additional Options

Specified Luggage & Personal Effects Cover

PLEASE NOTE:

- “specified items” refers to Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured.
- “unspecified items” refers to Luggage and Personal Effects that have not been listed as covered on your Certificate of Insurance with a nominated sum insured

The maximum amount we will pay for all claims combined under Section 14 (*Luggage & Personal Effects*) is shown under the “**Table of Benefits**” on pages 13 to 16.

Additional cover can be purchased for specified items (excluding jewellery, bicycles and watercraft other than surfboards) up to a total amount of \$5,000 by paying an additional premium. Depreciation and the standard item limits under Section 14.1 b) will not apply to these specified items. Your nominated limit for “*Specified Luggage & Personal Effects Cover*” will be shown on your Certificate of Insurance. Receipts and/or valuations must be provided in the event of a claim.

Snow Ski 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.

Heliskiing

Additional cover can be purchased for claims Arising from you participating in heliskiing while on a single journey heliskiing 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 heliskiing commences.

If your claim Arises from you participating in heliskiing 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 8 (*Accidental Death*) or Section 9 (*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 heliskiing as detailed above. You cannot remove this Excess.

Removal of Standard Excess

Plans A & C only

By paying an additional premium you can remove the standard Excess deducted by us for any one event under the following Sections:

Section 2 – Overseas Emergency Medical & Hospital Expenses

Section 11 – Card Fraud & Replacement

Section 12 – Travellers Cheques & Travel Documents

Section 13 – Theft of Cash

Section 14 – Luggage & Personal Effects

Section 16 – Cancellation Fees & Lost Deposits

Section 19 – Personal Liability

Section 22 – Rental Vehicle Excess

Section 23 – Emergency Rescue

Section 24 – Snow Ski Equipment Hire

Section 25 – Ski Pack

Section 26 – Piste Closure

Section 27 – Bad Weather & Avalanche Closure

A NIL Excess applies to all other Sections.

Please contact us for details on additional premiums.

Following is a table of the benefits and their maximum limits. Refer to “**Your Policy Cover**” pages 29 to 51 for details of what *We will pay* and what *We will not pay* and which types of cover are available under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD). If you are travelling in the course of your business, please see page 57 for information on how GST may affect your claims.

Table of benefits

Policy Section & Benefit		Plan A - International			Plan B - Australia Only		
		Group [per person]	Single	Family	Group [per person]	Single	Family
* 1	Overseas Emergency Medical Assistance ^	unlimited	unlimited	unlimited	---	---	---
* 2	Overseas Emergency Medical & Hospital Expenses ^ Dental Expenses (per person)^	unlimited \$500	unlimited \$500	unlimited \$500	---	---	---
3	Additional Accommodation & Travel Expenses						
* 4	Family Emergency	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
5	Emergency Companion Cover						
* 6	Resumption of Journey^	\$3,000	\$3,000	\$6,000	---	---	---
* 7	Hospital Cash Allowance^	\$5,000	\$5,000	\$10,000	---	---	---
* 8	Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
* 9	Permanent Disability	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$25,000
*10	Loss of Income	\$10,400	\$10,400	\$20,800	\$10,400	\$10,400	\$20,800
11	Card Fraud & Replacement^	\$5,000	\$5,000	\$10,000	---	---	---
12	Travellers Cheques & Travel Documents^						
13	Theft of Cash^	\$250	\$250	\$250	---	---	---
*14	Luggage & Personal Effects	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
15	Luggage & Personal Effects Delay Expenses^	\$250	\$250	\$500	---	---	---
*16	Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
*17	Disruption of Journey	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
18	Alternative Transport Expenses^	\$5,000	\$5,000	\$10,000	---	---	---
19	Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
*20	Domestic Pets^	\$500	\$500	\$500	---	---	---
*21	Domestic Services^	\$500	\$500	\$500	---	---	---
*22	Rental Vehicle Excess	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
23	Emergency Rescue	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
24	Snow Ski Equipment Hire	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000
25	Ski Pack	\$750	\$750	\$1,500	\$750	\$750	\$1,500
*26	Piste Closure	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
27	Bad Weather & Avalanche Closure	\$750	\$750	\$1,500	\$750	\$750	\$1,500

* sub-limits apply – refer to the “**Your Policy Cover**” section of this PDS for details (pages 29 to 51).

^ there is no cover under these Sections while travelling in Australia – refer to the “**Geographical Regions**” section of this PDS for details (pages 10 & 11)

Policy Section & Benefit		Plan C - Multi Trip		
		Group [per person]	Single	Family
* 1	Overseas Emergency Medical Assistance ^	unlimited	unlimited	unlimited
* 2	Overseas Emergency Medical & Hospital Expenses ^ Dental Expenses (per person)^	unlimited \$500	unlimited \$500	unlimited \$500
3	Additional Accommodation & Travel Expenses			
* 4	Family Emergency	\$50,000	\$50,000	\$100,000
5	Emergency Companion Cover			
* 6	Resumption of Journey^	\$3,000	\$3,000	\$6,000
* 7	Hospital Cash Allowance^	\$5,000	\$5,000	\$10,000
* 8	Accidental Death	\$25,000	\$25,000	\$50,000
* 9	Permanent Disability	\$25,000	\$25,000	\$50,000
*10	Loss of Income	\$10,400	\$10,400	\$20,800
11	Card Fraud & Replacement^			
12	Travellers Cheques & Travel Documents^	\$5,000	\$5,000	\$10,000
13	Theft of Cash^	\$250	\$250	\$250
*14	Luggage & Personal Effects	\$5,000	\$5,000	\$10,000
15	Luggage & Personal Effects Delay Expenses^	\$250	\$250	\$500
*16	Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited
*17	Disruption of Journey	\$1,000	\$1,000	\$2,000
18	Alternative Transport Expenses^	\$5,000	\$5,000	\$10,000
19	Personal Liability	\$5 million	\$5 million	\$5 million
*20	Domestic Pets^	\$500	\$500	\$500
*21	Domestic Services^	\$500	\$500	\$500
*22	Rental Vehicle Excess	\$5,000	\$5,000	\$5,000
23	Emergency Rescue	unlimited	unlimited	unlimited
24	Snow Ski Equipment Hire	\$1,500	\$1,500	\$3,000
25	Ski Pack	\$750	\$750	\$1,500
*26	Piste Closure	\$1,000	\$1,000	\$2,000
27	Bad Weather & Avalanche Closure	\$750	\$750	\$1,500

Plan C – Multi Trip

- 12 month policy
- Unlimited number of Journeys
- Worldwide or Domestic Journeys
- The maximum period of cover for any one Journey cannot exceed 21 days
- Benefit limits and sub-limits reinstated on the completion of each Journey, *except for Section 19 (Personal Liability) - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Section 19 for the 12 month policy period.*

PLEASE NOTE:

There is no cover for any person who has not been listed as covered on your Certificate of Insurance.

Please contact 1Cover for details on additional premiums.

* sub-limits apply – refer to the “Your Policy Cover” section of this PDS for details (pages 29 to 50).

^ there is no cover under these Sections while travelling in Australia – refer to the “Geographical Regions” section of this PDS for details (pages 10 & 11)

Pre-existing Medical Conditions

Please read this section carefully.

This insurance policy provides cover for unforeseen medical events only. Not all Pre-existing Medical Conditions are covered under the policy.

Please read this entire section carefully, especially the definition of "Pre-existing Medical Condition".

What is a Pre-existing Medical Condition?

"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;
- b] A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time, in the past, prior to policy purchase;
- c] Any condition for which you take prescribed medicine;
- d] Any condition for which you have had surgery;
- e] Any condition for which you see a medical specialist; or
- f] Pregnancy.

This definition applies to you, your Travelling Companion, a Relative or any other person.

Warfarin Use

Please note that taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan and Waran) has a complex range of serious complications and side effects and is General Exclusion 19 in "General Exclusions Applicable to all Sections" on page 52. This means that we will not pay for any conditions that are otherwise covered.

Pre-existing Medical Conditions that are covered (some restrictions apply)

This section outlines the Pre-existing Medical Conditions which are covered.

You have cover if your Pre-existing Medical Condition is described on page 18, **provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance)** for that condition in the past 24 months.

- 1) Acne
- 2) Allergies, limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma – providing that you:
 - a) have no other lung disease; and
 - b) are less than 60 years of age at the date of policy purchase.
- 4) Bell's Palsy
- 5) Benign Positional Vertigo
- 6) Bunions
- 7) Carpal Tunnel Syndrome
- 8) Cataracts
- 9) Coeliac Disease
- 10) Congenital Blindness
- 11) Congenital Deafness
- 12) *Diabetes Mellitus (Type I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia, and
 - d) are under 50 years of age at the date of policy purchase.
- 13) *Diabetes Mellitus (Type II) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia.
- 14) Dry Eye Syndrome
- 15) Epilepsy – providing there has been no change to your medication regime in the past 12 months, and you are on no more than one anti-convulsant medication.
- 16) Folate Deficiency
- 17) Gastric Reflux
- 18) Goitre
- 19) Glaucoma
- 20) Graves' Disease
- 21) Hiatus Hernia
- 22) *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 23) *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 24) *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 25) Hypothyroidism, including Hashimoto's Disease
- 26) Impaired Glucose Tolerance
- 27) Incontinence
- 28) Insulin Resistance
- 29) Iron Deficiency Anaemia
- 30) Macular Degeneration
- 31) Meniere's Disease
- 32) Migraine
- 33) Nocturnal Cramps
- 34) Osteopaenia
- 35) Osteoporosis
- 36) Pernicious Anaemia
- 37) Plantar Fasciitis
- 38) Raynaud's Disease
- 39) Sleep Apnoea
- 40) Solar Keratosis
- 41) Trigeminal Neuralgia
- 42) Trigger Finger
- 43) Vitamin B12 Deficiency

** Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.*

If your condition is not described on page 18, or hospitalisation has occurred in the past 24 months, we will not pay any costs arising from, related to or associated with that condition under the following sections of the policy:

- Section 1: Overseas Emergency Medical Assistance
- Section 2: Overseas Emergency Medical & Hospital Expenses (including Dental Expenses)
- Section 3: Additional Accommodation & Travel Expenses (applies to "We will pay" a] & b] only)
- Section 5: Emergency Companion Cover
- Section 7: Hospital Cash Allowance
- Section 16: Cancellation Fees & Lost Deposits
- Section 17: Disruption of Journey

This means that we will not pay:

- your medical expenses whatsoever
- your evacuation or repatriation to Australia
- your trip cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses)

Please also read the "General Exclusions Applicable to all Sections" on pages 51 to 53.

Important Matters

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

Period of cover

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

- The cover for cancellation fees and lost deposits (Section 16) begins from the time the policy is issued.
- Cover for all other Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

The maximum period of cover for any one Journey under Plan C Multi Trip cannot exceed 21 days.

Cooling-off period

If you decide that you do not want this policy, you may cancel it within 14 days after you are issued your Certificate of Insurance and PDS. You will be given a full refund of the premium you paid, provided you have not started your Journey and you do not want 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.

Extension of cover

You may extend your cover free of charge if you find that your return to Australia has been delayed because of one or more of the following:

- A bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
- The delay is due to a reason for which you can claim under your policy (subject to our written approval).

If the delay is for any other reason other than as stated above, 1Cover must receive your request to extend cover at least 7 days before your original policy expires if you send your request by post. All other requests to extend cover must be received by 1Cover prior to your original policy expiry date. Cover will be extended subject to 1Cover's written approval, and your payment of the additional premium.

Extensions requested for Group Cover will only be provided for all of the persons named on the original Certificate of Insurance as a Group and will not be provided individually.

Where 1Cover have agreed to extend cover, they will issue you with a new Certificate of Insurance. The period of cover on your new Certificate cannot exceed 12 months.

Extensions of cover are not available:

- for medical conditions you suffered during the term of your original policy; or
- where you have not advised Allianz Global Assistance of any circumstances that have given (or may give) rise to a claim under your original policy; or
- where at the time of extension you are aged 66 years or over; or
- under Plan C Multi Trip.

Confirmation of cover

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

Jurisdiction and choice of law

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

Your Duty of Disclosure

Before you enter into this policy with us, 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.

Financial Claims Scheme

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

Access to the Scheme is subject to eligibility criteria - for more information see APRA website at <http://www.apra.gov.au> or call the APRA hotline on 1300 55 88 49.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 726 945.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 726 945, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

In the event of a claim

Immediate notice should be given to Allianz Global Assistance (see contact details on the back cover of this PDS).

Please note: For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

Safeguarding your Luggage & 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 26 to 28).

Claims processing

Allianz Global Assistance will process your claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification 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 AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance and its authorised representatives) collect personal information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals as well as others we consider necessary including our agents.

Any personal information provided to us 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 those 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, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as France and India to name just two. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

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

We rely on you to have obtained their consent on these matters. If you do not, you must tell us 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 have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

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.

Overseas hospitalisation or medical evacuation

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

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

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

Please note that we will not pay for any Hospital or medical costs incurred in Australia.

You can choose your own doctor

You are free to choose your own Medical Adviser or Allianz Global Assistance can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement.

You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to Australia based on medical advice. If you do not get the medical treatment you expect, Allianz Global Assistance can assist you but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

Excess

Standard Excess

Plans A & C

We will deduct the Excess stated on your Certificate of Insurance for any one event under the following Sections:

Section 2 – Overseas Emergency Medical & Hospital Expenses

Section 11 – Credit Card Fraud & Replacement

Section 12 – Travellers Cheques & Travel Documents

Section 13 – Theft of Cash

Section 14 – Luggage & Personal Effects

Section 16 – Cancellation Fees & Lost Deposits

Section 19 – Personal Liability

Section 22 – Rental Vehicle Excess

Section 23 – Emergency Rescue

Section 24 – Snow Ski Equipment Hire

Section 25 – Ski Pack

Section 26 – Piste Closure

Section 27 – Bad Weather & Avalanche Closure

A NIL Excess applies to all other Sections.

You can remove the standard Excess by paying an additional premium (see "Additional Options" pages 11 & 12).

Plan B

A NIL Excess applies to all Sections.

If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance or advised to you in writing before the Certificate is issued to you.

Non Removable Excess – Heliskiing

A \$500 Excess applies if you have chosen and paid for additional Heliskiing cover and your claim Arises out of participating in heliskiing as detailed on page 12. You cannot remove this excess.

Words with Special Meanings

Some words used in this PDS have a special meaning. When these words are used, they have the meaning set out below.

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

“**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.

“**Carrier**” or “**Carriers**” 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.

“**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.

“**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.

“**Family**” means you, your spouse (or legally recognised de facto) and your Dependants.

“**Group**” means you and the persons named on the Certificate of Insurance for a minimum of 10 people. We issue one Certificate of Insurance however, you are all covered as if you are each insured under separate policies.

“**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 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 or include bicycles, watercraft of any type (other than surfboards), cash, bank notes, currency notes, cheques, negotiable instruments, 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 the services.

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

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

“**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.

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

“**Policy**” means your travel insurance policy with us covering you and is made up of this Product Disclosure Statement, your Certificate of Insurance and any other document we tell you forms part of your policy. Together these documents make up your contract with us.

“**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;
- b] A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
- c] Any condition for which you take prescribed medicine;
- d] Any condition for which you have had surgery;
- e] Any condition for which you see a medical specialist; or
- f] Pregnancy.

The above definition applies to you, your Travelling Companion, a Relative or any other person.

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

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

“**Relative**” means any of the following who is under 85 years of age and who is resident in Australia or New Zealand. It means your or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

“**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.

“**Resident of Australia**” means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

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

“**Single**” means you and your Dependants travelling with you on your Journey.

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

“**Unsupervised**” means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- in a position where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

This does not include leaving ski in stands designed to hold skis outside venues on or around the ski fields.

“**We**”, “**our**” and “**us**” means Allianz Australia Insurance Limited.

“**You**”, “**your**” and “**Insured Person(s)**” means the person(s) whose name(s) are set out on your Certificate of Insurance and if you have Single or Family Cover, your Dependants.

Your Policy Cover

This part of the PDS outlines what *We will pay* and what *We will not pay* under each Section in the event of a claim.

1 Overseas Emergency Medical Assistance

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

Please note: You will not have cover under this Section while travelling in Australia.

1.1 WE WILL PAY

Allianz Global Assistance will help you with any Overseas medical emergency (see “Overseas Hospitalisation or Medical Evacuation” on page 24). You may contact them at any time 7 days a week.

Allianz Global Assistance will arrange for the following assistance services if you Injure yourself Overseas or become Sick while Overseas:

- a] Access to a Medical Adviser for emergency medical treatment while Overseas.
- b] Any messages which need to be passed on to your family or employer in the case of an emergency.
- c] Provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
- d] Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
- e] The return to Australia of your Dependants 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 Home. The maximum amount we will pay is \$15,000 for all claims combined.

Please note that we will not pay for any costs incurred in Australia.

1.2 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 Allianz Global Assistance.
- b] We will not pay if you decline to promptly follow the medical advice Allianz Global Assistance have obtained 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 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 Overseas Emergency Medical & Hospital Expenses

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

Please note: You will not have cover under this Section while travelling in Australia.

2.1 WE WILL PAY

- a] 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. 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.

If Allianz Global Assistance determine that you should return Home to Australia for treatment and you do not agree to do so, we will pay you the amount which Allianz Global Assistance determine would cover your medical expenses and/or related costs had you agreed to their recommendation. You will then be responsible for any ongoing or additional costs relating to or Arising out of the event you have claimed for.

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.

- b] We will also pay 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.

Please note that we will not pay for any costs incurred in Australia.

2.2 WE WILL NOT PAY

We will not pay for expenses:

- a] Arising from Pre-existing Medical Conditions except as specified under the “**Pre-existing Medical Conditions**” section - see pages 17 to 19.
- b] when you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c] after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- d] if you do not take the advice of Allianz Global Assistance.
- e] if you have received medical care under a Reciprocal National Health Scheme. Please visit www.dfat.gov.au for details on Reciprocal Health Agreements with Australia.
- 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 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 Additional Accommodation & Travel Expenses

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

3.1 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 Allianz Global Assistance, 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.
- If you did 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.

- c] In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
 - you unknowingly break any quarantine rule.
 - you lose your passport, travel documents or credit cards or they are stolen.
 - 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.
 - your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this Section and Section 16 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under Sections 3, 4 and 5 is \$50,000 per person for Group cover, \$50,000 for Single cover and \$100,000 for Family cover as shown in the Table of Benefits for the Plan you have selected. For Single and Family cover, the amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

3.2 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, disrupted or delayed.
- b] We will not pay if you can claim your additional travel and accommodation expenses from anyone else.

- c] We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- d] We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- e] We will not pay if you operate a Rental Vehicle in breach of the rental agreement.
- f] We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 Family Emergency

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

4.1 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 Sick and requires hospitalisation (except Arising out of a Pre-existing Medical Condition), 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.
- b] If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand 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 under this Section is as follows:
- \$2,000 for Single cover
 - \$2,000 per person for Group cover
 - \$4,000 for Family cover

Wherever claims are made by you under this Section and Section 16 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under Sections 3, 4 and 5 is \$50,000 per person for Group cover, \$50,000 for Single cover and \$100,000 for Family cover as shown in the Table of Benefits for the Plan you have selected. For Single and Family cover, the amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

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, disrupted or delayed.
- b] We will not pay if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition except as specified under Section 4.1 b].

- c] We will not pay if you can claim your additional travel expenses from anyone else.
- d] We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 Emergency Companion Cover

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

5.1 WE WILL PAY

- a] We will reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies that they are unfit to travel.
- b] 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 Allianz Global Assistance.

Wherever claims are made by you under this Section and Section 16 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under Sections 3, 4 and 5 is \$50,000 per person for Group cover, \$50,000 for Single cover and \$100,000 for Family cover as shown in the Table of Benefits for the Plan you have selected. For Single and Family cover, the amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

5.2 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, disrupted or delayed.
- b] We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- c] We will not pay if you operate a Rental Vehicle in breach of the rental agreement.
- d] We will not pay as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR REASONS WHY WE WILL NOT PAY.

6 Resumption of Journey

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

Please note: You will not have cover under this Section while travelling in Australia.

6.1 WE WILL PAY

- a] We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
 - it is possible for your Journey to be resumed; and
 - there is more than 14 days remaining of the period of cover, as noted on your Certificate of Insurance; and
 - you resume your Journey within 12 months of your return to Australia.
- b] If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand 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 under this Section is as follows:
- \$2,000 for Single cover
 - \$2,000 per person for Group cover
 - \$4,000 for Family cover

Wherever claims are made by you under this Section and Section 16 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

6.2 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, disrupted or delayed.
- b] We will not pay if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition except as specified under Section 6.1 b].
- c] We will not pay if you can claim your resumption of Journey expenses from anyone else.

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

7 Hospital Cash Allowance

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

Please note: You will not have cover under this Section while travelling in Australia.

7.1 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.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group Cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

7.2 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 2 (*Overseas Emergency Medical & Hospital Expenses*).

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

8 Accidental Death

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

8.1 WE WILL PAY

We will pay the death benefit, to your estate, if:

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

The amount we will pay for the death of accompanying Dependants is \$5,000 per Dependant (*Single & Family cover only*).

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group Cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

8.2 WE WILL NOT PAY

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR REASONS WHY WE WILL NOT PAY.

9 Permanent Disability

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

9.1 WE WILL PAY

- a] We will pay if you are Injured during your Journey; and
- b] Because of the Injury, you become permanently disabled within 12 months of the Injury.

“Permanently disabled” means:

- 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
- the loss is for at least 12 months and, in Allianz Global Assistance's opinion after consultation with an appropriate medical specialist, will continue indefinitely.

The amount we will pay for the permanent disability of accompanying Dependants is \$5,000 per Dependant (*Single & Family cover only*).

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group Cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

9.2 WE WILL NOT PAY

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR REASONS WHY WE WILL NOT PAY.

10 Loss of Income

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

10.1 WE WILL PAY

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 \$400 per person per week for a period of up to 26 weeks. We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

10.2 WE WILL NOT PAY

- a) We will not pay for the first 30 days of your disablement from the time you return to Australia.
- b) We will not pay for the loss of income of Dependants.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

11 Card Fraud & Replacement

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

Please note: You will not have cover under this Section while travelling in Australia.

Cover under this section is provided subject to the following:

If your credit cards, debit cards or travel money cards are lost or stolen during your Journey you must report the loss or theft as soon as possible and no later than within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the credit cards, debit cards, or travel money cards were issued. You must prove that you made such a report by providing us with a written statement from whosoever you reported it to.

11.1 WE WILL PAY

- a) If any credit cards, debit cards or travel money cards are lost by you, stolen from you or destroyed during your Journey, then we will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) If, during your Journey, your credit cards, debit cards or travel money cards are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the credit card, debit card or travel money card.

The maximum amount we will pay for all claims combined under Sections 11 and 12 is \$5,000 per person for Group cover, \$5,000 for Single cover and \$10,000 for Family cover. For Single and Family cover, the amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

11.2 WE WILL NOT PAY

- a) To the extent permitted by law 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 cards were issued. You must prove that you made such report by providing us with a statement from whosoever you reported it to.
- b) We will not pay for any amounts covered by any guarantee given by any bank or issuing company to you as the cardholder covering such losses.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

12 Travellers Cheques & Travel Documents

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

Please note: You will not have cover under this Section while travelling in Australia

Cover under this section is provided subject to the following:

If your essential travel documents, passport or travellers cheques are lost or stolen during your Journey you must report the loss or theft as soon as possible and no later than within 24 hours to the police, consulate or embassy and to the issuing bank or company in accordance with the conditions under which the essential travel documents, passport or travellers cheques were issued. You must prove that you made such a report by providing us with a written statement from whosoever you reported it to.

12.1 WE WILL PAY

- a) If any essential travel documents (including passports) or travellers cheques are lost by you, stolen from you or destroyed during your Journey, then we will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) If, during your Journey, your travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the travellers cheques.

The maximum amount we will pay for all claims combined under Sections 11 and 12 is \$5,000 per person for Group cover, \$5,000 for Single cover and \$10,000 for Family cover. For Single and Family cover, the amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

12.2 WE WILL NOT PAY

- a) To the extent permitted by law we will not pay if you do not report the theft within 24 hours to the police and in the case of travellers cheques to the issuing bank or company in accordance with the conditions under which the travellers cheques were issued. You must prove that you made such report by providing us with a statement from whosoever you reported it to.
- b) We will not pay for any amounts covered by any guarantee given by any bank or issuing company to you as the holder of the travellers cheques covering such losses.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

13 Theft of Cash

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

Please note: You will not have cover under this Section while travelling in Australia.

13.1 WE WILL PAY

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from your person during your Journey.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group Cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

13.2 WE WILL NOT PAY

- a) To the extent permitted by law 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 Allianz Global Assistance 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 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

14 Luggage & Personal Effects

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

Please note: for the purpose of this Section:

- "specified items" refers to Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured
- "unspecified items" refers to Luggage and Personal Effects that have not been specifically listed as covered on your Certificate of Insurance

14.1 WE WILL PAY

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by Allianz Global Assistance. 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.

b] The maximum amount we will pay for any item (i.e. the item limit) is:

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

A pair or related set of items for example - but not limited to:

- skis;
- 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;

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

c] In addition to the limit shown on the Table of Benefits for this Section, we will also pay up to a maximum of \$5,000 (or such other lower amount which you have previously selected) for all items combined, that you have specified under “Specified Luggage & Personal Effects Cover” and paid an additional premium for. The standard item limits shown in 14.1 b] do not apply to the specified items listed on your Certificate of Insurance.

d] 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. No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle, or if the Luggage and Personal Effects have been left in the motor vehicle overnight.

The most we will pay if your Luggage and Personal Effects are stolen from a Concealed Storage Compartment of a locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if you have purchased “Specified Luggage & Personal Effects Cover”.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

We will also pay up to the limits(s) shown on your Certificate of Insurance for any additional cover purchased under “Specified Luggage & Personal Effects Cover”, up to a maximum of \$5,000.

14.2 WE WILL NOT PAY

To the extent permitted by law we will not pay a claim in relation to your Luggage and Personal Effects 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 such report by providing Allianz Global Assistance with a written statement from whoever you reported it to.
- b] your jewellery, mobile phone, camera, video camera, personal computer, computer or their accessories are checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check-in until receipt of the said goods).
- c] the loss, theft or damage is to, or of, bicycles.
- d] the loss, theft or damage is to, or of, 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.
- e] the loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f] the Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g] the loss or damage Arises from any process of cleaning, repair or alteration.
- h] the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] the Luggage and Personal Effects were left Unsupervised in a Public Place.
- j] the Luggage and Personal Effects were left unattended in a motor vehicle, unless they were left in a Concealed Storage Compartment of a locked motor vehicle.
- k] the Luggage and Personal Effects were left overnight in a motor vehicle, even if they were left in a Concealed Storage Compartment of a locked motor vehicle.
- l] the Luggage and Personal Effects have an electrical or mechanical breakdown.
- m] the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- n] 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).
- o] the loss or damage is to, or of, sporting equipment while in use (including surfboards).

p] the loss, theft or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments.

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

15 Luggage & Personal Effects Delay Expenses

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

Please note: You will not have cover under this Section while travelling in Australia.

15.1 WE WILL PAY

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in Allianz Global Assistance's 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 that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage and Personal Effects (Section 14).

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

15.2 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 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

16 Cancellation Fees & Lost Deposits

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

16.1 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 and outside your control.

- b] We will pay the travel agent's cancellation fees up to \$1,500 Single cover, \$1,500 per person Group cover or \$3,000 Family cover where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.
- 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 that airline 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 toward the airline ticket;
- multiplied by
- the total value of points lost
- divided by the total value of points used to obtain the ticket.
- d] If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand 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 under this Section is as follows:
- \$2,000 for Single cover
 - \$2,000 per person for Group cover
 - \$4,000 for Family cover

16.2 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, abandoned or shortened.
- Nor will we pay if your cancellation fees or lost deposits arise because of:
- b] the death, Injury or Sickness of a Relative Arising from a Pre-existing Medical Condition, except as specified under Section 16.1 d].
- c] you or your Travelling Companion changing plans.
- d] 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 you purchased your policy.
- 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] an act or threat of terrorism.
- j] the death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- k] 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 federal, state or territory emergency services.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

17 Disruption of Journey

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

17.1 WE WILL PAY

We will reimburse the cost of 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 disruption continues beyond the initial 6 hour delay.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

17.2 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] your claim Arises directly or indirectly from an act or threat of terrorism.

Nor we will pay if:

- c] you can claim your additional meals and accommodation expenses from anyone else.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

18 Alternative Transport Expenses

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

Please note: You will not have cover under this Section while travelling in Australia.

18.1 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.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group Cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

18.2 WE WILL NOT PAY

- a] We will not pay if the 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 from an act or threat of terrorism.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

19 Personal Liability

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

19.1 WE WILL PAY

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

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

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

We will also reimburse your Reasonable legal expenses for settling or defending the claim made against you.

You must not admit fault or liability for the claim, or incur any legal costs without Allianz Global Assistance's prior written approval.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

19.2 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 loss or damage to, or of, 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] the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d] 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 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 on you a liability 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.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

20 Domestic Pets

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

Please note: You will not have cover under this Section while travelling in Australia.

20.1 WE WILL PAY

We will reimburse you up to:

- a] \$25 for each 24 hour period in respect of additional boarding kennel or 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] \$500 if your pet suffers an Injury during your 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 or cattery.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

20.2 WE WILL NOT PAY

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

21 Domestic Services

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

Please note: You will not have cover under this Section while travelling in Australia.

21.1 WE WILL PAY

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 maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

21.2 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 necessary while disabled.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

22 Rental Vehicle Excess

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

22.1 WE WILL PAY

- a] We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.

This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable Section limit.

- b] 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.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

22.2 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 that you were using it.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

23 Emergency Rescue

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

23.1 WE WILL PAY

Allianz Global Assistance will arrange for the following assistance services if you suffer an Injury while on the ski slopes (including Off-piste skiing within the resort boundaries):

- Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment.

23.2 WE WILL NOT PAY

- a] We will not pay if your claim Arises from you participating in, bobsledding, snow rafting, para-pent, heliskiing (unless you have chosen and paid for additional Heliskiing cover), ski acrobatics, Backcountry skiing, ski joring, or any form of power assisted skiing or use of mechanised snow-mobles 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.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

24 Snow Ski Equipment Hire

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

24.1 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 14 (*Luggage & 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.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

24.2 WE WILL NOT PAY

We will not pay if your claim Arises from your participation in bobsleighbing, snow rafting, para-penting, heliskiing (unless you have chosen and paid for additional Heliskiing cover), ski acrobatics, Backcountry skiing, ski joreing, 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.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR OTHER REASONS WHY WE WILL NOT PAY.

25 Ski Pack

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

25.1 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.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

25.2 WE WILL NOT PAY

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR REASONS WHY WE WILL NOT PAY.

26 Piste Closure

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

26.1 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; or
- The cost of additional ski passes.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

26.2 WE WILL NOT PAY

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 FOR REASONS WHY WE WILL NOT PAY.

27 Bad Weather & Avalanche Closure

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

27.1 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 departure time because of an avalanche or bad weather.

The maximum amount we will pay for all claims combined under this Section for Single cover and Family 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.

For Group cover the Table of Benefits shows the maximum amount we will pay under this Section for all claims combined for each Insured Person.

27.2 WE WILL NOT PAY

- a] We will not pay if your claim Arises from your participation in bobsleighbing, snow rafting, para-penting, heliskiing (unless you have chosen and paid for additional Heliskiing cover), ski acrobatics, Backcountry skiing, ski joreing, 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.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 51 TO 53 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, including loss of enjoyment.
- 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, 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 directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your Journey. For the purposes of this exclusion, manual work includes:
 - the use of plant, machinery, power tools; or
 - work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, alcohol or entertainment industries; or
 - working at sea or as aircrew.
- 7 Your claim Arises from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
- 8 Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 9 Your claim Arises from a government authority confiscating, detaining or destroying anything.
- 10 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.
- 11 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.
- 12 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.

Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

- 13 Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
 - against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);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).
Refer to www.who.int and www.smartraveller.gov.au for further information.
- 14 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.
- 15 Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 16 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.
- 17 Your claim Arises because you did not follow advice from authorities on the ski slopes relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover.
- 18 You arrange to travel when you know of circumstances that may lead to your Journey being disrupted or cancelled.

Medical

- 19 Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section "**Pre-existing Medical Conditions**" (pages 17 to 19), Section 4.1 b] (pages 32 and 33), Section 6.1 b] (page 34) and Section 16.1 d] (page 42).
- 20 You take a blood-thinning prescription medication such as warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 21 Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 22 Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 23 Your claim Arises out of pregnancy, childbirth or related complications.
- 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 or is in any way related to depression, anxiety, stress, mental or nervous conditions.

- 27 Your claim Arises from suicide or attempted suicide.
- 28 Your claim Arises from a sexually transmitted disease.
- 29 You were under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 30 Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
- 31 Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, Allianz Global Assistance will exercise their right to organise a repatriation to Australia for this procedure to be completed.
- 32 Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.
- 33 Your claim Arises from, is related to or connected with elective surgery or treatment.
- 34 Your claim Arises from, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an Injury or Sickness that would otherwise be covered by this policy.

Sports and leisure

- 35 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.
- 36 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.
- 37 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:
 - heliskiing provided you have chosen and paid for additional Heliskiing cover, or
 - regulated or licensed ballooning.

Claims

How to make a Claim

You must give us notice of your claim as soon as possible by calling us on 1300 726 945. If there is a delay in claim notification, or you do not provide us with sufficient detail to process your claim, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give Allianz Global Assistance any information they 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, Allianz Global Assistance may ask you to provide them with translations into English of such documents to enable them to carry out their assessment of your claim.

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

- a) For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- b) For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- c) 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.
- d) 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 Allianz Global Assistance's approval.

Depreciation

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by Allianz Global Assistance.

You must help us to recover any money we have paid

If we have a claim against someone in relation to the money we have to pay 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 we may recover money from, you must inform Allianz Global Assistance 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 in relation to a loss or expense covered under this policy and you do not get paid 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 provided your claim is covered by this policy. We may seek contribution from your other insurer. You must give Allianz Global Assistance any information they reasonably ask for to help us make a claim from your other insurer.

Subrogation

Allianz Global Assistance may, at their discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, 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 Allianz Global Assistance 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

Allianz Global Assistance will apply any money they recover from someone else under a right of subrogation in the following order:

1. To Allianz Global Assistance, their 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 any Excess).
4. To you, any 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 Allianz Global Assistance 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 by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

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 or www.smartraveller.gov.au

Before travel, consult your health professional to discuss:

- Itinerary • Duration of travel • Style of travel
- Past medical history • Pregnancy • Allergies
- Pre-existing Conditions • Vaccination requirements
- Disease prevention
- Medication (ensure that any medications taken with you are legal in the country you will visit – make sure you carry a letter of approval from your doctor/dentist for any essential medication you need to take with you)

Tips for long distance travellers

- While travelling, regularly exercise the lower limbs to encourage blood flow
- Drink plenty of non-alcoholic drinks to prevent dehydration

Other useful tips

- Carry a small first-aid kit with you containing a packet of adhesive dressings, some insect repellent, antiseptic cream and water sterilisation tablets (this takes up little space and could be useful). Emergency medical travel kits are available.
- Unless you know the water you are using is safe (bottled water usually is), sterilise all drinking water either by boiling or using sterilisation tablets
- It is unwise to have your skin pierced (ie. acupuncture, tattooing, ear piercing, etc.) unless you can be sure that the equipment used is sterile – a needle wiped with an alcohol swab is not necessarily sterile. Keep a note on your person advising of any significant medical condition affecting you (eg. diabetes, angina pectoris, haemophilia).

The three R's of travel vaccination

Routine Vaccinations (childhood or adult vaccinations)

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

Required Vaccinations

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.

Emergency Telephone Numbers

If you are in one of the countries listed below, simply dial the number shown for that country.

For all other countries, dial reverse charge ("collect") via the local operator on: +61 7 3305 7499

Australia	1800 010 075
Canada	1800 214 5514
China (North)	10800 6100 434
China (South)	10800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	00800 611 4107
Hong Kong	800 900 389
India	00080 0610 1108
Indonesia	001 803 61 098
Italy	800 787 451
Japan	0066 3386 1052
Malaysia	1800 81 5102
Netherlands	0800 023 2683
New Zealand	0800 778 103
Singapore	800 6162 187
Spain	900 996 115
Switzerland	0800 561 361
Thailand	001 8006 121 082
United Kingdom	08000 289 270
United States	1866 844 4085

Sales enquiries

Within Australia: 1300 850 840
www.ski-insurance.com.au

(+) represents the dialling-out from countries outside of Australia.

Claims enquiries

Within Australia: 1300 726 945
From Overseas: +61 7 3305 7499 (Reverse charge)

24 hour emergency assistance

Within Australia: 1800 010 075
From Overseas: +61 7 3305 7499 (Reverse charge)



This insurance is issued and managed by AGA Assistance Australia Pty Ltd, trading as Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
74 High Street, Toowong QLD 4066

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

1Cover Pty Ltd is an authorised representative of Allianz Global Assistance

Global Assistance

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